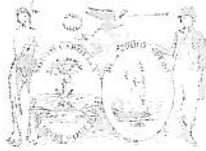


STATE OF SOUTH CAROLINA  
BOARD OF ECONOMIC ADVISORS

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REMBERT DENNIS BUILDING  
1000 ASSEMBLY STREET, SUITE 442  
COLUMBIA, SOUTH CAROLINA 29201  
(803) 734-3805

August 30, 2007

Chairman John S. Rainey  
Board of Economic Advisors  
402 Boulevard  
Anderson, SC 29620

TRANSMITTED VIA FACSIMILE

Dear Chairman Rainey:

Per your request for an updated comparison of individual income taxes across all 50 states, we provide the enclosed report. This report compares income distributions, average income, and state tax liabilities at various levels of income given the differing deductions, personal exemptions, and marginal tax rates imposed by the 41 states imposing an individual income tax on their citizens. This report updates and expands the tax year 2002 report issued in March 2005 that compared the 23 states generally east of the Mississippi River excluding the New England Census region.

If I can be of any further assistance, please advise.

Sincerely,

A handwritten signature in cursive script that reads "William Gillespie".

William C. Gillespie, Ph.D.

WCG:gos

# **State Individual Income Tax Comparisons for Tax Year 2005**

**An Updated Report for the Board of Economic Advisors**



**William C. Gillespie, Ph.D.**  
**Chief Economist**

**Gordon O. Shuford**  
**Economist**

**August 30, 2007**

**The State of South Carolina**  
**Board of Economic Advisors**  
**(803) 734-3805**

## Federal Income Tax Comparisons for the 2005 Tax Year

Line	Money amounts, except for averages, are in thousands.	South Carolina	Georgia	North Carolina	Alabama	Alaska	Arizona	Arkansas	California	Colorado	Connecticut
1	Number of Federal Returns	1,885,351	3,917,976	3,879,609	1,955,914	346,927	2,474,093	1,153,654	15,572,877	2,160,153	1,681,956
2	Federal Adjusted Gross Income	84,321,938	199,214,881	186,047,795	88,628,735	16,725,880	135,510,440	47,857,444	970,448,917	125,994,344	132,285,344
3	Average Adjusted Gross Income	44,725	50,846	47,955	45,313	48,212	54,772	41,483	62,317	58,327	78,650
4	Total Federal Taxable Income	54,513,763	132,405,014	121,568,244	58,314,614	12,111,460	92,693,703	30,674,909	658,041,058	88,833,011	99,881,752
5	Average Federal Taxable Income	28,914	33,794	31,335	29,815	34,911	37,466	26,589	42,256	41,123	59,384
6	Itemized Deductions	12,845,118	33,878,086	29,906,143	11,757,319	1,562,442	21,332,791	5,921,514	195,482,579	20,627,776	20,594,779
7	Returns with Itemized Deductions	621,499	1,551,969	1,415,903	603,044	88,077	954,921	287,936	6,219,166	913,957	756,359
8	Average Deduction per Return	20,668	21,829	21,122	19,497	17,740	22,340	20,565	31,432	22,570	27,229
9	State & Local Income Taxes Deduction	2,748,033	6,855,754	7,452,203	1,938,200	20,381	3,156,291	1,336,053	45,920,160	3,580,519	5,698,534
10	State & Local Income Taxes Number	541,620	1,373,872	1,257,024	496,656	14,293	657,007	231,677	4,912,113	778,400	666,809
11	Average Income Taxes per Return	5,074	4,990	5,928	3,902	1,426	4,804	5,767	9,348	4,600	8,546
12	Federal Taxes Paid	9,567,240	24,999,408	22,000,566	10,434,751	2,215,386	17,288,262	5,382,410	136,858,733	16,946,987	22,513,429
13	Average Federal Taxes Paid	5,075	6,381	5,671	5,335	6,386	6,988	4,666	8,788	7,845	13,385
<b>Distribution by AGI</b>											
14	Number under \$50,000	1,379,138	2,752,061	2,753,530	1,428,663	231,640	1,688,431	866,383	10,228,485	1,390,616	996,002
15	Number \$50,000 to \$75,000	231,219	491,643	498,200	240,191	48,042	335,217	142,695	2,063,061	312,138	244,335
16	Number \$75,000 to \$100,000	128,168	280,541	278,655	134,090	30,150	191,029	69,957	1,220,744	188,497	161,200
17	Number \$100,000 to \$200,000	112,780	296,523	265,993	118,444	30,524	194,374	57,307	1,508,324	205,231	198,645
18	Number \$200,000 and over	34,046	97,208	83,231	34,526	6,571	65,042	17,312	552,263	63,671	81,774
19	Total Returns	1,885,351	3,917,976	3,879,609	1,955,914	346,927	2,474,093	1,153,654	15,572,877	2,160,153	1,681,956
<b>% Distribution by AGI</b>											
20	% under \$50,000	73.2%	70.2%	71.0%	73.0%	66.8%	68.2%	75.1%	65.7%	64.4%	59.2%
21	% \$50,000 to \$75,000	12.3%	12.5%	12.8%	12.3%	13.8%	13.5%	12.4%	13.2%	14.4%	14.5%
22	% \$75,000 to \$100,000	6.8%	7.2%	7.2%	6.9%	8.7%	7.7%	6.1%	7.8%	8.7%	9.6%
23	% \$100,000 to \$200,000	6.0%	7.6%	6.9%	6.1%	8.8%	7.9%	5.0%	9.7%	9.5%	11.8%
24	% \$200,000 and over	1.8%	2.5%	2.1%	1.8%	1.9%	2.6%	1.5%	3.5%	2.9%	4.9%
25	<b>Rank</b> (1 is wealthiest State with the lowest percentage of taxpayers in the lowest income group, under \$50,000 AGI)	43	30	33	42	17	21	49	12	9	1

Source: Internal Revenue Service, Statistics of Income Bulletin, Table 2.--Individual income and Tax Data by State and Size of Adjusted Gross Income, Tax Year 2005



## Federal Income Tax Comparisons for the 2005 Tax Year

Line	Money amounts, except for averages, are in thousands.	Delaware	Florida	Hawaii	Idaho	Illinois	Indiana	Iowa	Kansas	Kentucky	Louisiana
1	Number of Federal Returns	402,938	8,411,496	621,014	613,932	5,836,193	2,883,701	1,346,535	1,241,568	1,779,856	1,770,050
2	Federal Adjusted Gross Income	23,183,670	481,888,152	31,284,219	28,226,440	335,321,455	134,324,776	61,643,860	60,483,659	77,639,797	77,629,149
3	Average Adjusted Gross Income	57,537	57,289	50,376	45,976	57,456	46,581	45,780	48,716	43,621	43,857
4	Total Federal Taxable Income	16,435,067	349,402,829	21,313,120	18,497,296	238,838,884	90,751,208	41,118,183	41,188,197	50,865,751	49,668,230
5	Average Federal Taxable Income	40,788	41,539	34,320	30,129	40,924	31,470	30,536	33,174	28,579	28,060
6	Itemized Deductions	3,183,495	66,736,732	4,838,503	4,452,901	47,062,437	16,572,840	7,764,313	7,920,041	10,295,432	13,599,497
7	Returns with Itemized Deductions	149,792	2,776,749	208,043	216,983	2,134,444	891,252	429,495	388,766	554,060	463,593
8	Average Deduction per Return	21,253	24,034	23,257	20,522	22,049	18,595	18,078	20,372	18,582	29,335
9	State & Local Income Taxes Deduction	784,389	2,066,081	1,114,546	930,201	6,621,933	3,502,767	1,818,993	1,748,651	2,823,571	1,540,534
10	State & Local Income Taxes Number	141,614	200,358	180,875	175,318	1,729,145	844,073	376,748	316,403	492,654	365,375
11	Average Income Taxes per Return	5,539	10,312	6,162	5,306	3,830	4,150	4,828	5,527	5,731	4,216
12	Federal Taxes Paid	3,086,150	69,937,790	3,785,802	3,288,355	46,753,758	15,673,118	6,917,573	7,427,755	8,758,762	9,031,225
13	Average Federal Taxes Paid	7,659	8,315	6,096	5,356	8,011	5,435	5,137	5,983	4,921	5,102
<b>Distribution by AGI</b>											
14	Number under \$50,000	261,742	6,010,588	424,181	438,250	3,832,554	1,982,696	923,808	851,573	1,280,358	1,305,319
15	Number \$50,000 to \$75,000	58,217	1,018,990	86,820	86,423	828,337	427,198	208,228	177,569	243,755	211,925
16	Number \$75,000 to \$100,000	35,668	553,808	49,749	42,787	491,568	237,335	111,272	99,948	127,231	117,750
17	Number \$100,000 to \$200,000	37,240	579,997	46,907	35,342	513,157	190,429	82,379	87,672	100,748	104,033
18	Number \$200,000 and over	10,071	248,113	13,357	11,130	170,577	46,043	20,848	24,806	27,764	31,023
19	Total Returns	402,938	8,411,496	621,014	613,932	5,836,193	2,883,701	1,346,535	1,241,568	1,779,856	1,770,050
<b>% Distribution by AGI</b>											
20	% under \$50,000	65.0%	71.5%	68.3%	71.4%	65.7%	68.8%	68.6%	68.6%	71.9%	73.7%
21	% \$50,000 to \$75,000	14.4%	12.1%	14.0%	14.1%	14.2%	14.8%	15.5%	14.3%	13.7%	12.0%
22	% \$75,000 to \$100,000	8.9%	6.6%	8.0%	7.0%	8.4%	8.2%	8.3%	8.1%	7.1%	6.7%
23	% \$100,000 to \$200,000	9.2%	6.9%	7.6%	5.8%	8.8%	6.6%	6.1%	7.1%	5.7%	5.9%
24	% \$200,000 and over	2.5%	2.9%	2.2%	1.8%	2.9%	1.6%	1.5%	2.0%	1.6%	1.8%
25	<b>Rank</b> (1 is wealthiest State with the lowest percentage of taxpayers in the lowest income group, under \$50,000 AGI)	10	37	23	36	11	27	26	24	39	46

Source: Internal Revenue Service, Statistics of Income Bulletin, Table 2.--Individual income and Tax Data by State and Size of Adjusted Gross Income, Tax Year 2005



## Federal Income Tax Comparisons for the 2005 Tax Year

Line	Money amounts, except for averages, are in thousands.	Maine	Maryland	Massachusetts	Michigan	Minnesota	Mississippi	Missouri	Montana	Nebraska	Nevada
1	Number of Federal Returns	621,150	2,674,329	3,083,021	4,562,770	2,445,599	1,169,598	2,610,839	448,050	816,053	1,150,204
2	Federal Adjusted Gross Income	27,763,882	170,124,868	206,948,515	226,438,921	137,232,136	45,340,179	122,774,783	18,315,335	37,830,701	72,209,472
3	Average Adjusted Gross Income	44,698	63,614	67,125	49,628	56,114	38,766	47,025	40,878	46,358	62,780
4	Total Federal Taxable Income	18,281,042	116,394,763	151,979,977	153,672,320	94,525,988	27,167,680	82,556,064	12,028,231	25,355,867	52,072,445
5	Average Federal Taxable Income	29,431	43,523	49,296	33,680	38,651	23,228	31,621	26,846	31,071	45,272
6	Itemized Deductions	3,881,075	33,513,591	31,804,329	33,570,602	22,496,624	7,928,959	16,657,425	2,588,942	5,195,587	11,291,296
7	Returns with Itemized Deductions	196,777	1,337,918	1,287,789	1,694,912	1,033,388	309,696	833,106	139,437	253,156	428,759
8	Average Deduction per Return	19,728	25,049	24,697	19,807	21,770	25,602	19,994	18,567	20,523	26,335
9	State & Local Income Taxes Deduction	1,028,357	9,131,464	8,140,825	5,729,102	5,787,401	921,743	3,516,335	582,847	1,122,237	387,494
10	State & Local Income Taxes Number	178,670	1,263,163	1,210,405	1,457,921	947,886	224,129	731,976	126,915	217,335	34,239
11	Average Income Taxes per Return	5,756	7,229	6,726	3,930	6,106	4,113	4,804	4,592	5,164	11,317
12	Federal Taxes Paid	3,137,737	22,826,143	30,926,389	27,538,094	17,597,364	4,712,723	14,859,837	2,063,735	4,433,778	10,495,210
13	Average Federal Taxes Paid	5,051	8,535	10,031	6,035	7,196	4,029	5,692	4,606	5,433	9,125
<b>Distribution by AGI</b>											
14	Number under \$50,000	441,825	1,621,443	1,899,939	3,039,840	1,559,347	902,489	1,833,996	332,715	570,536	778,741
15	Number \$50,000 to \$75,000	89,443	389,425	440,685	660,976	377,875	130,989	363,559	58,446	118,495	165,918
16	Number \$75,000 to \$100,000	44,839	252,818	280,973	398,509	230,674	67,460	196,097	28,403	63,462	88,674
17	Number \$100,000 to \$200,000	34,635	318,351	339,751	374,997	213,670	53,745	169,866	21,266	49,942	85,800
18	Number \$200,000 and over	10,408	92,292	121,673	88,448	64,033	14,915	47,321	7,220	13,618	31,071
19	Total Returns	621,150	2,674,329	3,083,021	4,562,770	2,445,599	1,169,598	2,610,839	448,050	816,053	1,150,204
<b>% Distribution by AGI</b>											
20	% under \$50,000	71.1%	60.6%	61.6%	66.6%	63.8%	77.2%	70.2%	74.3%	69.9%	67.7%
21	% \$50,000 to \$75,000	14.4%	14.6%	14.3%	14.5%	15.5%	11.2%	13.9%	13.0%	14.5%	14.4%
22	% \$75,000 to \$100,000	7.2%	9.5%	9.1%	8.7%	9.4%	5.8%	7.5%	6.3%	7.8%	7.7%
23	% \$100,000 to \$200,000	5.6%	11.9%	11.0%	8.2%	8.7%	4.6%	6.5%	4.7%	6.1%	7.5%
24	% \$200,000 and over	1.7%	3.5%	3.9%	1.9%	2.6%	1.3%	1.8%	1.6%	1.7%	2.7%
25	<b>Rank</b> (1 is wealthiest State with the lowest percentage of taxpayers in the lowest income group, under \$50,000 AGI)	34	3	4	16	8	50	31	48	29	19

Source: Internal Revenue Service, Statistics of Income Bulletin, Table 2.—Individual income and Tax Data by State and Size of Adjusted Gross Income, Tax Year 2005



## Federal Income Tax Comparisons for the 2005 Tax Year

Line	Money amounts, except for averages, are in thousands.	New Hampshire	New Jersey	New Mexico	New York	North Dakota	Ohio	Oklahoma	Oregon	Pennsylvania	Rhode Island
1	Number of Federal Returns	650,233	4,152,741	843,476	8,715,913	307,235	5,459,548	1,495,579	1,645,481	5,867,052	502,440
2	Federal Adjusted Gross Income	37,533,740	282,306,218	35,785,778	552,244,486	12,970,269	252,434,762	66,783,183	81,023,741	299,493,501	26,529,043
3	Average Adjusted Gross Income	57,724	67,981	42,427	63,360	42,216	46,237	44,654	49,240	51,047	52,800
4	Total Federal Taxable Income	27,174,496	201,792,033	23,580,752	391,893,004	8,865,380	168,960,315	44,143,974	53,134,395	208,806,394	18,249,615
5	Average Federal Taxable Income	41,792	48,592	27,957	44,963	28,855	30,948	29,516	32,291	35,590	36,322
6	Itemized Deductions	4,885,849	49,804,588	4,384,173	96,607,839	1,112,961	35,827,870	8,822,044	15,027,385	38,989,941	4,216,453
7	Returns with Itemized Deductions	237,741	1,878,369	226,931	3,381,583	58,361	1,887,513	459,739	688,536	1,898,792	191,745
8	Average Deduction per Return	20,551	26,515	19,319	28,569	19,070	18,982	19,189	21,825	20,534	21,990
9	State & Local Income Taxes Deduction	396,429	12,036,364	853,123	32,170,700	149,611	9,986,857	2,036,123	4,135,849	9,407,840	970,504
10	State & Local Income Taxes Number	98,890	1,586,956	186,733	2,954,484	42,729	1,739,619	391,646	641,079	1,713,832	174,461
11	Average Income Taxes per Return	4,009	7,585	4,569	10,889	3,501	5,741	5,199	6,451	5,489	5,563
12	Federal Taxes Paid	5,094,192	42,460,858	4,119,263	84,125,598	1,515,289	29,798,934	8,223,215	9,585,060	38,771,971	3,414,395
13	Average Federal Taxes Paid	7,834	10,225	4,884	9,652	4,932	5,458	5,498	5,825	6,608	6,796
	<b>Distribution by AGI</b>										
14	Number under \$50,000	406,422	2,509,457	624,233	5,838,098	219,544	3,844,777	1,094,905	1,123,340	3,992,048	333,597
15	Number \$50,000 to \$75,000	98,972	568,785	100,964	1,156,247	45,345	778,817	195,629	236,555	835,790	71,235
16	Number \$75,000 to \$100,000	62,683	383,666	53,834	677,628	22,820	413,499	99,344	129,521	468,410	41,942
17	Number \$100,000 to \$200,000	64,354	507,937	50,914	754,985	15,104	330,288	80,840	119,745	437,736	43,290
18	Number \$200,000 and over	17,802	182,896	13,531	288,955	4,422	92,167	24,861	36,320	133,068	12,376
19	Total Returns	650,233	4,152,741	843,476	8,715,913	307,235	5,459,548	1,495,579	1,645,481	5,867,052	502,440
	<b>% Distribution by AGI</b>										
20	% under \$50,000	62.5%	60.4%	74.0%	67.0%	71.5%	70.4%	73.2%	68.3%	68.0%	66.4%
21	% \$50,000 to \$75,000	15.2%	13.7%	12.0%	13.3%	14.8%	14.3%	13.1%	14.4%	14.2%	14.2%
22	% \$75,000 to \$100,000	9.6%	9.2%	6.4%	7.8%	7.4%	7.6%	6.6%	7.9%	8.0%	8.3%
23	% \$100,000 to \$200,000	9.9%	12.2%	6.0%	8.7%	4.9%	6.0%	5.4%	7.3%	7.5%	8.6%
24	% \$200,000 and over	2.7%	4.4%	1.6%	3.3%	1.4%	1.7%	1.7%	2.2%	2.3%	2.5%
25	<b>Rank</b> (1 is wealthiest State with the lowest percentage of taxpayers in the lowest income group, under \$50,000 AGI)	5	2	47	18	38	32	44	22	20	14

Source: Internal Revenue Service, Statistics of Income Bulletin, Table 2.--Individual income and Tax Data by State and Size of Adjusted Gross Income, Tax Year 2005



## Federal Income Tax Comparisons for the 2005 Tax Year

Line	Money amounts, except for averages, are in thousands.	South Dakota	Tennessee	Texas	Utah	Vermont	Virginia	Washington	West Virginia	Wisconsin	Wyoming
1	Number of Federal Returns	367,105	2,657,790	9,727,703	1,030,683	309,831	3,540,757	2,931,911	753,593	2,656,046	248,212
2	Federal Adjusted Gross Income	16,165,957	123,251,823	507,165,219	51,060,650	14,703,594	214,671,763	168,672,520	30,318,090	132,137,153	14,299,375
3	Average Adjusted Gross Income	44,036	46,374	52,136	49,541	47,457	60,629	57,530	40,231	49,750	57,610
4	Total Federal Taxable Income	11,275,851	83,968,048	358,491,240	32,473,940	10,121,413	150,480,220	120,762,500	19,720,927	89,610,333	10,741,830
5	Average Federal Taxable Income	30,716	31,593	36,853	31,507	32,668	42,499	41,189	26,169	33,738	43,277
6	Itemized Deductions	1,363,303	13,595,363	55,602,858	9,185,818	1,859,632	34,585,438	23,523,954	2,507,828	19,994,108	1,334,853
7	Returns with Itemized Deductions	70,354	686,807	2,528,425	416,846	94,853	1,456,470	1,090,705	135,762	1,025,544	56,249
8	Average Deduction per Return	19,378	19,795	21,991	22,036	19,605	23,746	21,568	18,472	19,496	23,731
9	State & Local Income Taxes Deduction	35,797	337,203	857,588	1,785,622	421,659	7,520,037	527,115	666,495	5,096,396	62,241
10	State & Local Income Taxes Number	6,182	55,373	142,888	360,272	85,242	1,337,202	91,319	123,911	944,921	5,624
11	Average Income Taxes per Return	5,791	6,090	6,002	4,956	4,947	5,624	5,772	5,379	5,393	11,067
12	Federal Taxes Paid	2,032,903	15,663,355	71,420,283	5,732,106	1,745,492	29,027,603	22,605,158	3,287,192	15,795,477	2,051,817
13	Average Federal Taxes Paid	5,538	5,893	7,342	5,561	5,634	8,198	7,710	4,362	5,947	8,266
<b>Distribution by AGI</b>											
14	Number under \$50,000	266,255	1,928,199	6,921,844	706,999	215,439	2,217,272	1,869,374	553,892	1,762,224	164,815
15	Number \$50,000 to \$75,000	52,605	345,827	1,158,881	153,884	43,975	504,965	443,792	105,369	414,492	39,264
16	Number \$75,000 to \$100,000	24,590	176,978	676,530	80,870	23,877	316,137	269,062	50,664	241,227	22,234
17	Number \$100,000 to \$200,000	17,653	155,050	726,605	68,273	20,388	382,647	269,989	35,024	188,621	16,518
18	Number \$200,000 and over	6,002	51,736	243,843	20,657	6,152	119,736	79,694	8,644	49,482	5,381
19	Total Returns	367,105	2,657,790	9,727,703	1,030,683	309,831	3,540,757	2,931,911	753,593	2,656,046	248,212
<b>% Distribution by AGI</b>											
20	% under \$50,000	72.5%	72.5%	71.2%	68.6%	69.5%	62.6%	63.8%	73.5%	66.3%	66.4%
21	% \$50,000 to \$75,000	14.3%	13.0%	11.9%	14.9%	14.2%	14.3%	15.1%	14.0%	15.6%	15.8%
22	% \$75,000 to \$100,000	6.7%	6.7%	7.0%	7.8%	7.7%	8.9%	9.2%	6.7%	9.1%	9.0%
23	% \$100,000 to \$200,000	4.8%	5.8%	7.5%	6.6%	6.6%	10.8%	9.2%	4.6%	7.1%	6.7%
24	% \$200,000 and over	1.6%	1.9%	2.5%	2.0%	2.0%	3.4%	2.7%	1.1%	1.9%	2.2%
25	<b>Rank</b> (1 is wealthiest State with the lowest percentage of taxpayers in the lowest income group, under \$50,000 AGI)	40	41	35	25	28	6	7	45	13	15

Source: Internal Revenue Service, Statistics of Income Bulletin, Table 2.--Individual income and Tax Data by State and Size of Adjusted Gross Income, Tax Year 2005



# State Income Tax Comparisons for the 2005 Tax Year

Line	Money amounts, except for averages, are in thousands.	South Carolina	Georgia	North Carolina	Alabama	Alaska	Arizona	Arkansas	California	Colorado	Connecticut
1	State Tax Base	Federal Taxable Income	Federal AGI	Federal Taxable Income	State Defined AGI	NA	Federal AGI	State Defined AGI	Federal AGI	Federal Taxable Income	Federal AGI
2	State Income Tax Collections (from State and Local Government Finances, U.S. Census Bureau, FY 04-05)	2,691,473	7,326,225	8,427,553	2,644,726	NA	2,848,450	1,875,065	42,992,007	3,770,736	5,033,442
3	Average State Income Tax Per Return (number of federal returns per SOI data)	\$1,428	\$1,870	\$2,172	\$1,352	NA	\$1,151	\$1,625	\$2,761	\$1,746	\$2,993
4	Rank (1 is highest tax per return)	34	19	12	36	NA	39	29	6	21	4
5	State Income Tax as a % of Fed AGI	3.2%	3.7%	4.5%	3.0%	NA	2.1%	3.9%	4.4%	3.0%	3.8%
6	Rank (1 is highest tax as % of AGI)	31	26	9	35	NA	40	14	10	34	19
7	Local Income Tax	No			Yes			Yes			
8	Capital Gains Treatment	44% Exclusion	Fully Taxable	Fully Taxable	Fully Taxable		Fully Taxable	30% Deduction	Fully Taxable	Fully Taxable	Fully Taxable
9	State Tax on \$1,000,000 of Capital Gains (at the highest marginal rate)	\$39,200	60,000	82,500	50,000		50,400	49,000	93,000	46,300	50,000
10	Pension Income	Exclude \$3,000<age 65 \$15,000>age 65	\$15,000 Exclusion	\$2,000 ded. for private benefits, \$4,000 otherwise	Exempt		\$2,500 ded. for public pensions	\$6,000 exclusion for all pensions	No deduction	\$24,000 ded. 65+ \$20,000 ded. age 55 to 64	Taxable same as fed.
11	Social Security Benefits	Exempt	Exempt	Exempt	Exempt		exempt	Exempt	Exempt	included above	Exempt
12	Disability Income	Exempt	same as fed.	same as fed.	same as fed.		same as fed.	same as fed.	same as fed.	same as fed.	same as fed.
13	Standard Deductions										
14	Single	5,000	2,300	3,000	20% AGI		4,125	2,000	3,254	5,000	12,625
15	Married Filing Single	5,000	1,500	3,000	20% AGI		4,125	2,000	3,254	5,000	12,000
16	Married Filing Jointly	10,000	3,000	6,000	20% AGI		8,250	4,000	6,508	10,000	24,000
17	Head of Household	7,300	2,300	4,400	20% AGI		8,250	2,000	6,508	7,300	19,000
18	Personal Exemptions										
19	Per Person	3,200	2,700	\$2,500 / \$2,000	1,500		2,100	\$21 credit	87	3,200	See note
20	Married Filing Jointly				3,000		6,300				
21	Dependent		3,000	\$100 credit	300		2,300		272		
21	Tax Brackets	2.5%>0 3%>\$2,530 4%>\$5,060 5%>\$7,590 6%>\$10,120 7%>\$12,650	Single 1%>0 2%>\$750 3%>\$2,250 4%>\$3,750 5%>\$5,250 6%>\$7,000 Married 1%>0 2%>\$1,000 3%>\$3,000 4%>\$5,000 5%>\$7,000 6%>\$10,000	Single 6%>0 7%>\$12,750 7.75%>\$60,000 8.25%>\$120,000 Married 6%>0 7%>\$21,250 7.75%>\$100,000 8.25%>\$200,000	Single 2%>0 4%>\$500 5%>\$3,000 Married 2%>0 4%>\$1,000 5%>\$6,000	Single 2.87%>0 3.20%>\$10,000 3.74%>\$25,000 4.72%>\$50,000 5.04%>\$150,000 Married 2.87%>0 3.20%>\$20,000 3.74%>\$50,000 4.72%>\$100,000 5.04%>\$300,000	Single 2.87%>0 3.20%>\$10,000 3.74%>\$25,000 4.72%>\$50,000 5.04%>\$150,000 Married 2.87%>0 3.20%>\$20,000 3.74%>\$50,000 4.72%>\$100,000 5.04%>\$300,000	1%>0 2.5%>\$3,500 3.5%>\$7,000 4.5%>\$10,500 6%>\$17,500 7%>\$29,200	Single 1%>\$0 2%>\$6,319 4%>\$14,979 6%>\$23,641 8%>\$32,819 9.3%>\$41,476 Married 1%>\$0 2%>\$12,638 4%>\$29,958 6%>\$47,282 8%>\$65,638 9.3%>\$82,952	4.63% of Colorado Taxable Income	Single 3%>0 5%>\$10,000 Married 3%>0 5%>\$20,000

Data on State deductions, exemptions, and tax brackets are from the individual states' individual income tax forms and instructions for the 2005 tax year.

**Alabama:** Standard deduction for single is 20% of AGI to a maximum of \$2,000 and \$4,000 for married filing jointly

**Connecticut:** Standard deductions are phased out to \$0 for singles at \$37,250 and \$71,000 for MFJ. Personal exemptions are a tax credit of up to 75% of tax due declining to no credit at \$55,000 AGI for single filers and above \$100,500 for MFJ.



## State Income Tax Comparisons for the 2005 Tax Year

Line	Money amounts, except for averages, are in thousands.	Delaware	Florida	Hawaii	Idaho	Illinois	Indiana	Iowa	Kansas	Kentucky	Louisiana
1	<b>State Tax Base</b>	Federal AGI	NA	Federal AGI	Federal Taxable Income	Federal AGI	Federal AGI	Federal AGI	Federal AGI	Federal AGI	Federal AGI
2	<b>State Income Tax Collections</b> (from State and Local Government Finances, U.S. Census Bureau, FY 04-05)	932,254	NA	1,381,481	1,040,512	7,936,884	4,811,592	2,312,898	2,050,562	3,792,231	2,392,727
3	<b>Average State Income Tax Per Return</b> (number of federal returns per SOI data)	\$2,314	NA	\$2,225	\$1,695	\$1,360	\$1,669	\$1,718	\$1,652	\$2,131	\$1,352
4	<b>Rank (1 is highest tax per return)</b>	10	NA	11	24	35	25	22	27	13	37
5	<b>State Income Tax as a % of Fed AGI</b>	4.0%	NA	4.4%	3.7%	2.4%	3.6%	3.8%	3.4%	4.9%	3.1%
6	<b>Rank (1 is highest tax as % of AGI)</b>	13	NA	11	24	39	27	22	30	5	32
7	<b>Local Income Tax</b>	Yes					Yes	Yes		Yes	
8	<b>Capital Gains Treatment</b>	Fully Taxable	NA	Lower rate if income <\$40,000	60% exclusion	Fully Taxable	Fully Taxable	Taxable unless held 10 years	Fully Taxable	Fully Taxable	Fully Taxable
9	<b>State Tax on \$1,000,000 of Capital Gains</b> (at the highest marginal rate)	59,500		82,500	31,200	30,000	34,000	89,800	64,500	60,000	60,000
10	<b>Pension Income</b>	Exclude \$2,000 <60; \$12,500 over		Exempt	Exclude up to \$34,902; Private taxable	Exempt	Fully Taxable	Exempt \$12,000	Taxable	Exempt	Private \$6,000 ded. All other exempt
11	<b>Social Security Benefits</b>	Exempt		Exempt	Exempt	Exempt	Exempt	1/2 exempt	Taxable	Exempt	Exempt
12	<b>Disability Income</b>	same as fed.		same as fed.	same as fed.	same as fed.	\$5,200 exempt	Ex. \$100/wK	same as fed.	same as fed.	\$6,000 ded.
13	<b>Standard Deductions</b>										
14	Single	3,250		1,500	5,000	NA	NA	1,610	3,000	1,910	4,500
15	Married Filing Single	3,250		950	5,000	NA	NA	1,610	3,000	1,910	4,500
16	Married Filing Jointly	6,500		1,900	10,000	NA	NA	3,970	6,000	1,910	9,000
17	Head of Household	3,250		1,650	7,300	NA	NA	3,970	4,500	1,910	9,000
18	<b>Personal Exemptions</b>										
19	Per Person	\$110 credit		1,040	3,200	2,000	1,000	40	2,250		1,000
20	Married Filing Jointly										
21	Dependent						1,500				
21	<b>Tax Brackets</b>			Single 1.4%>0 3.2%>\$2,000 5.5%>\$4,000 6.4%>\$8,000 6.8%>\$12,000 7.2%>\$16,000 7.6%>\$20,000 7.9%>\$30,000 8.25%>\$40,000 Married 1.4%>0 3.2%>\$4,000 5.5%>\$8,000 6.4%>\$16,000 6.8%>\$24,000 7.2%>\$32,000 7.6%>\$40,000 7.9%>\$60,000 8.25%>\$80,000	Single 1.6%>0 3.6%>\$1,160 4.1%>\$2,319 5.1%>\$3,478 6.1%>\$4,637 7.1%>\$5,795 7.4%>\$8,693 7.8%>\$23,179 Married 1.6%>0 3.6%>\$2,319 4.1%>\$4,637 5.1%>\$6,955 6.1%>\$9,273 7.1%>\$11,588 7.4%>\$17,385 7.8%>\$46,357	3% of federal AGI	3.4% of federal AGI	.36%>\$0 .72%>\$1,269 2.43%>\$2,538 4.5%>\$5,076 6.12%>\$11,421 6.48%>\$19,035 6.8%>\$25,380 7.92%>\$38,070 8.98%>\$57,105	Single 3.5%>0 6.25%>\$15,000 6.45%>\$30,000 Married 3.5%>0 6.25%>\$30,000 6.45%>\$60,000	2%>0 3%>\$3,000 4%>\$4,000 5%>\$5,000 5.8%>\$8,000 6%>\$75,000	Single 2%>0 4%>\$12,500 6%>\$25,000 Married 2%>0 4%>\$25,000 6%>\$50,000

Data on State deductions, exemptions, and tax brackets are from the individual states' individual income tax forms and instructions for the 2005 tax year.

**Delaware:** No tax on first \$2,000 of taxable income.

# State Income Tax Comparisons for the 2005 Tax Year

Line	Money amounts, except for averages, are in thousands.	Maine	Maryland	Massachusetts	Michigan	Minnesota	Mississippi	Missouri	Montana	Nebraska	Nevada
1	<b>State Tax Base</b>	Federal AGI	Federal AGI	Federal AGI	Federal AGI	Federal Taxable Income	State Defined AGI	Federal AGI	Federal AGI	Federal AGI	NA
2	<b>State Income Tax Collections</b> (from State and Local Government Finances, U.S. Census Bureau, FY 04-05)	1,299,252	9,153,415	9,690,270	6,565,176	6,341,164	1,174,065	4,318,505	713,390	1,393,897	NA
3	<b>Average State Income Tax Per Return</b> (number of federal returns per SOI data)	\$2,092	\$3,423	\$3,143	\$1,439	\$2,593	\$1,004	\$1,654	\$1,592	\$1,708	NA
4	<b>Rank (1 is highest tax per return)</b>	14	2	3	33	7	40	26	31	23	NA
5	State Income Tax as a % of Fed AGI	4.7%	5.4%	4.7%	2.9%	4.6%	2.6%	3.5%	3.9%	3.7%	NA
6	<b>Rank (1 is highest tax as % of AGI)</b>	7	3	6	37	8	38	28	15	25	NA
7	Local Income Tax		Yes		Yes			Yes			
8	<b>Capital Gains Treatment</b>	Fully Taxable	Fully Taxable	Fully Taxable	\$8,828 ded.	Fully Taxable	In-state Gains Exempt	Fully Taxable	10% Tax credit	Fully Taxable	
9	State Tax on \$1,000,000 of Capital Gains (at the highest marginal rate)	85,000	47,500	53,000	38,656	78,500	50,000	60,000	62,100	68,400	
10	<b>Pension Income</b>	Exempt \$6,000	\$21,500 exclusion	Private taxable all other exempt	\$79,140 Private and all other exempt	Taxable	Exempt	\$6,000 exclusion	\$3,600 exempt if AGI<\$30K	Fully Taxable	
11	<b>Social Security Benefits</b>	Exempt	Exempt	Exempt	Exempt	Taxable	Exempt	same as fed.	Exempt	same as fed.	
12	<b>Disability Income</b>	same as fed.	same as fed.	same as fed.	same as fed.	same as fed.	same as fed.	same as fed.	\$5,200 ded.	same as fed.	
13	<b>Standard Deductions</b>										
14	Single	5,000	\$1,500 to \$2,000			5,000	2,300	5,000	20% of AGI	4,980	
15	Married Filing Single	4,150	\$1,500 to \$2,000			4,300	2,300	5,000	20% of AGI	4,160	
16	Married Filing Jointly	8,300	\$3,000 to \$4,000			8,700	4,600	10,000	20% of AGI	8,320	
17	Head of Household	7,300	\$3,000 to \$4,000			7,300	3,400	7,300	20% of AGI	7,330	
18	<b>Personal Exemptions</b>										
19	Per Person	2,850	2,400	3,575	3,200	3,200	6,000	\$2,100	1,900	\$103 credit	
20	Married Filing Jointly						12,000	4,200			
21	Dependent						1,500				
21	<b>Tax Brackets</b>	Single 2%>0 4.5%>\$4,450 7%>\$8,850 8.5%>\$17,700 Married 2%>0 4.5%>\$8,900 7%>\$17,700 8.5%>\$35,450	2%>0; 3%>\$1,000; 4%>\$2,000; 4.75%>\$3,000	5.3% of Taxable Income	3.9% of Michigan Taxable Income	Single 5.35%>0 7.05%>\$19,891 7.85%>\$65,331 Married 5.35%>0 7.05%>\$29,071 7.85%>\$115,511	3%>0; 4%>\$5,000; 5%>\$10,000	1.5%>0 2%>\$1,000 2.5%>\$2,000 3%>\$3,000 3.5%>\$4,000 4%>\$5,000 4.5%>\$6,000 5%>\$7,000 5.5%>\$8,000 6%>\$9,000	1%>0 2%>\$2,300 3%>\$4,100 4%>\$6,200 5%>\$8,400 6%>\$10,800 7%>\$13,900	Single 2.56%>0 3.57%>\$2,401 5.12%>\$17,001 6.84%>\$26,501 Married 2.56%>0 3.57%>\$4,001 5.12%>\$30,001 6.84%>\$46,751	

Data on State deductions, exemptions, and tax brackets are from the individual states' individual income tax forms and instructions for the 2005 tax year.  
**Maryland:** The standard deduction is 15% of AGI. Minimum and maximum amounts for the different filing status are provided above.



# State Income Tax Comparisons for the 2005 Tax Year

Line	Money amounts, except for averages, are in thousands.	New Hampshire	New Jersey	New Mexico	New York	North Dakota	Ohio	Oklahoma	Oregon	Pennsylvania	Rhode Island
1	<b>State Tax Base</b>	Interest and Dividends	State Defined Income	Federal AGI	Federal AGI	Federal Taxable Income	Federal AGI	Federal AGI	Federal Taxable Income	State Defined Income	Federal AGI
2	<b>State Income Tax Collections</b> (from State and Local Government Finances, U.S. Census Bureau, FY 04-05)	67,686	8,224,290	1,086,015	34,843,704	242,008	13,079,167	2,468,609	4,829,181	11,461,650	998,042
3	<b>Average State Income Tax Per Return</b> (number of federal returns per SOI data)	\$104	\$1,980	\$1,288	\$3,998	\$788	\$2,396	\$1,651	\$2,935	\$1,954	\$1,986
4	<b>Rank (1 is highest tax per return)</b>	42	17	38	1	41	8	28	5	18	16
5	State Income Tax as a % of Fed AGI	0.2%	2.9%	3.0%	6.3%	1.9%	5.2%	3.7%	6.0%		3.8%
6	<b>Rank (1 is highest tax as % of AGI)</b>	42	36	33	1	41	4	23	2	18	21
7	<b>Local Income Tax</b>		Yes		Yes		Yes		Yes	Yes	
8	<b>Capital Gains Treatment</b>		Fully Taxable	30% exclusion max. \$1000	Fully Taxable	30% deduction	Fully Taxable	Fully taxable (OK property held 5 yrs. Exempt)	Fully Taxable	Fully Taxable	Fully Taxable
9	State Tax on \$1,000,000 of Capital Gains (at the highest marginal rate)		89,700	56,000	77,000	38,780	71,850	66,500	90,000	30,700	99,000
10	<b>Pension Income</b>		Military exempt others \$10,000 per person	same as federal	Private \$20,000 ded. All other	same as fed.	\$200 credit for all pension income	\$7,500 ded.	9% credit for low income and over age 62	Exempt	same as federal
11	<b>Social Security Benefits</b>		Exempt	same as fed.	Exempt	same as fed.	Exempt	Exempt	Exempt	Exempt	same as fed.
12	<b>Disability Income</b>		Exempt	same as fed.	\$5,200 ded.	same as fed.	Exempt	Exempt	same as fed.	Exempt	same as fed.
13	<b>Standard Deductions</b>										
14	Single		NA	5,000	7,500	5,000	NA	\$1,000 to \$2,000	1,770	NA	5,000
15	Married Filing Single		NA	5,000	7,500	5,000	NA	\$500 to \$1,000	1,770	NA	4,150
16	Married Filing Jointly		NA	10,000	15,000	10,000	NA	\$1,000 to \$2,000	3,545	NA	8,300
17	Head of Household		NA	7,300	10,500	7,300	NA	\$1,000 to \$2,000	2,855	NA	7,300
18	<b>Personal Exemptions</b>										
19	Per Person		1,000	3,200		3,200	1,350	1,000	154 credit	NA	3,200
20	Married Filing Jointly						and \$20 credit				
21	Dependent		1,500		1,000		per person also				
21	<b>Tax Brackets</b>		Single 1.4%>0; 1.75%>\$20,000; 3.5%>\$35,000; 5.53%>\$40,000; 6.37%>\$75,000 8.97%>\$500,001 Married 1.4%>0; 1.75%>\$20,000; 2.45%>\$50,000; 3.5%>\$70,000; 5.53%>\$80,000; 6.37%>\$150,000 8.97%>\$500,001	Single 1.7%>0 3.2%>\$5,501 4.7%>\$11,001 5.7%>\$16,001 Married 1.7%>0 3.2%>\$8,001 4.7%>\$16,001 5.7%>\$24,001	Single 4%>0; 4.5%>\$8,000; 5.25%>\$11,000; 5.9%>\$13,000; 6.85%>\$20,000 7.25%>\$100,000 7.7%>\$500,000 Married 4%>0; 4.5%>\$16,000; 5.25%>\$22,000; 5.9%>\$26,000; 6.85%>\$40,000 7.25%>\$150,000 7.7%>\$500,000	Single 2.1%>0; 3.9%>\$29,700 4.34%>\$71,951 5.04%>\$150,151 5.545%>\$326,451 Married 2.1%>0; 3.9%>\$49,601 4.34%>\$119,951 5.04%>\$182,801 5.545%>\$326,451	7.12%>0; 1.424%>\$5,000 2.847%>\$10,000 3.559%>\$15,000 4.27%>\$20,000 4.983%>\$40,000 5.693%>\$80,000 6.61%>\$100,000 7.185%>\$200,000	Single 5%>0 1%>\$1,000 2%>\$2,500 3%>\$3,750 4%>\$4,900 5%>\$6,200 6%>\$7,700 6.65%>\$10,000 Married 5%>0 1%>\$2,000 2%>\$5,000 3%>\$7,500 4%>\$9,800 5%>\$12,200 6%>\$15,000 6.65%>\$21,000	Single 5%>0 7%>\$2,651 9%>\$6,651 Married 5%>0 7%>\$5,301 9%>\$13,301	Taxable income times 3.07%	Single 3.75%>0 7%>\$29,700 7.75%>\$71,951 9%>\$150,151 9.9%>\$326,451 Married 3.75%>0; 7%>\$49,650 7.75%>\$119,951 9%>\$182,801 9.9%>\$326,451

Data on State deductions, exemptions, and tax brackets are from the individual states' individual income tax forms and instructions for the 2005 tax year.

**Oklahoma:** The standard deduction is 15% of AGI. Minimum and maximum amounts for the different filing status are provided above.

# State Income Tax Comparisons for the 2005 Tax Year

Line	Money amounts, except for averages, are in thousands.	South Dakota	Tennessee	Texas	Utah	Vermont	Virginia	Washington	West Virginia	Wisconsin	Wyoming
1	State Tax Base	NA	On Interest and Dividends	NA	Federal Taxable Income	Federal Taxable Income	Federal AGI	NA	Federal AGI	Federal AGI	NA
2	State Income Tax Collections (from State and Local Government Finances, U.S. Census Bureau, FY 04-05)	NA	155,333	NA	1,926,697	500,464	8,352,366	NA	1,171,987	5,465,082	NA
3	Average State Income Tax Per Return (number of federal returns per SOI data)	NA	\$58	NA	\$1,869	\$1,615	\$2,359	NA	\$1,555	\$2,058	NA
4	Rank (1 is highest tax per return)	NA	43	NA	20	30	9	NA	32	15	NA
5	State Income Tax as a % of Fed AGI	NA	0.1%	NA	3.8%	3.4%	3.9%	NA	3.9%	4.1%	NA
6	Rank (1 is highest tax as % of AGI)	NA	43	NA	20	29	16	NA	17	12	NA
7	Local Income Tax										
8	Capital Gains Treatment		NA	NA	Fully Taxable	40% deduction	Fully Taxable		Fully Taxable	60% Deduction	
9	State Tax on \$1,000,000 of Capital Gains (at the highest marginal rate)				70,000	57,000	57,500		65,000	27,000	
10	Pension Income				\$4,800 ded. if <age 65: \$7,500 if >65	Fully Taxable	Same as fed. (VA has age ded. of \$12K)		Private taxable; Military ded. \$22K; others \$2K	Private taxable; Public exempt if member before 1964; Military exempt	
11	Social Security Benefits				see above	same as federal	Exempt		same as fed.	50% taxable	
12	Disability Income				same as fed.	same as federal	\$20,000 ded.		same as fed.	\$5,200 ded.	
	Standard Deductions										
13	Single				5,000	5,000	3,000		NA	8,170	
14	Married Filing Single				5,000	5,000	3,000		NA	6,990	
15	Married Filing Jointly				10,000	10,000	6,000		NA	14,710	
16	Head of Household				7,300	7,300	3,000		NA	10,550	
17	Personal Exemptions										
18	Per Person				3,200	3,200	900		2,000	700	
19	Married Filing Jointly										
20	Dependent										
21	Tax Brackets				Single 2.3%>0 3.3%>\$863 4.2%>\$1,726 5.2%>\$2,589 6%>\$3,451 7%>\$4,314 Married 2.3%>0 3.3%>\$1,726 4.2%>\$3,450 5.2%>\$5,177 6%>\$6,901 7%>\$8,627	Single 3.6%>0 7.2%>\$29,700 8.5%>\$71,951 9%>\$150,151 9.5%>\$326,451 Married 3.6%>0; 7.2%>\$49,650 8.5%>\$119,951 9%>\$182,801 9.5%>\$326,451	2%>0; 3%>\$3,000; 5%>\$5,000; 5.75%>\$17,000		3%>0; 4%>\$10,000; 4.5%>\$25,000; 6%>\$40,000; 6.5%>\$60,000	Single 4.6%>0 6.15%>\$8,840 6.5%>\$17,680 6.75%>\$132,580 Married 4.6%>0 6.15%>\$11,780 6.5%>\$23,570 6.75%>\$176,770	

Data on State deductions, exemptions, and tax brackets are from the individual states' individual income tax forms and instructions for the 2005 tax year.

**Wisconsin:** Standard deduction for single taxpayers is \$8,170. Above \$12,000 of income the deduction is reduced by 12% for each dollar over \$12,000.

When the single taxpayers' income reaches \$80,000, the standard deduction is reduced to \$0.

The standard deduction for married taxpayers is \$14,710 with a 19.778% phase out for income over \$16,500.

When the married taxpayers' income reaches \$90,896, the standard deduction is reduced to \$0.



## State Income Taxes Computed by AGI for the 2005 Tax Year

Line	Adjusted Gross Income Levels	South Carolina	Georgia	North Carolina	Alabama	Alaska	Arizona	Arkansas	California	Colorado	Connecticut
1	Married Filing Jointly with 2 Children										
2	\$10,000	No Tax	No Tax	No Tax	156	NA	No Tax	13	28	No Tax	No Tax
3	\$20,000	No Tax	129	40	540	NA	156	408	129	No Tax	No Tax
4	\$30,000	155	676	640	1,040	NA	443	986	329	333	54
5	\$40,000	698	1,276	1,268	1,540	NA	748	1,654	585	796	336
6	\$50,000	1,363	1,876	1,968	2,040	NA	1,068	2,354	985	1,259	903
7	\$60,000	2,028	2,476	2,668	2,540	NA	1,388	3,054	1,495	1,722	2,291
8	\$70,000	2,728	3,076	3,368	3,040	NA	1,738	3,754	2,095	2,185	2,745
9	\$80,000	3,428	3,676	4,068	3,540	NA	2,112	4,454	2,838	2,648	3,240
10	\$90,000	4,128	4,276	4,768	4,040	NA	2,486	5,154	3,638	3,111	3,690
11	\$100,000	4,828	4,876	5,808	4,540	NA	2,860	5,854	4,566	3,574	4,140
12	\$150,000	8,328	7,876	9,578	7,040	NA	5,077	9,354	9,216	5,889	7,100
13	\$200,000	11,828	10,876	13,453	9,540	NA	7,437	12,854	13,866	8,204	9,600
14	\$500,000	32,828	28,876	38,133	24,540	NA	22,191	33,854	41,766	22,094	24,600
15	\$1,000,000	67,828	58,876	79,383	49,540	NA	47,391	68,854	88,266	45,244	49,600
16	Single										
17	\$10,000	137	125	270	285	NA	108	136	70	83	No Tax
18	\$20,000	684	705	888	785	NA	408	569	304	546	144
19	\$30,000	1,384	1,310	1,588	1,285	NA	728	1,169	764	1,009	831
20	\$40,000	2,084	1,910	2,288	1,785	NA	1,095	1,857	1,441	1,472	1,620
21	\$50,000	2,784	2,510	2,988	2,285	NA	1,469	2,557	2,308	1,935	2,093
22	\$60,000	3,484	3,110	3,688	2,785	NA	1,880	3,257	3,238	2,398	2,800
23	\$70,000	4,184	3,710	4,460	3,285	NA	2,352	3,957	4,168	2,861	3,300
24	\$80,000	4,884	4,310	5,235	3,785	NA	2,824	4,657	5,098	3,324	3,800
25	\$90,000	5,584	4,910	6,010	4,285	NA	3,296	5,357	6,028	3,787	4,300
26	\$100,000	6,284	5,510	6,785	4,785	NA	3,768	6,057	6,958	4,250	4,800
27	\$150,000	9,784	8,510	10,785	7,285	NA	6,128	9,557	11,608	6,565	7,300
28	\$200,000	13,284	11,510	14,910	9,785	NA	8,628	13,057	16,258	8,880	9,800
29	\$500,000	34,284	29,510	39,660	24,785	NA	23,748	34,057	44,158	22,770	24,800
30	\$1,000,000	69,284	59,510	80,910	49,785	NA	48,948	69,057	90,658	45,920	49,800

  This box indicates where the comparison State's individual income tax is lower than SC's at the same AGI level.  
If no box is shown in the column, then the state's individual income tax is always higher than SC's.

### State Notes

**SC:** A \$210 two-wage earner credit adjusted for income levels is calculated for married taxpayers with incomes above \$30,000.  
**NC:** Taxpayers receive a \$60 credit for dependents if income levels fall below \$100,000 for married filers and \$60,000 for single.  
**AL:** Standard deduction is 20% of AGI to a max. of \$2,000 for single filers and \$4,000 for married filing jointly filers.

## State Income Taxes Computed by AGI for the 2005 Tax Year

Line	Adjusted Gross Income Levels	Delaware	Florida	Hawaii	Idaho	Illinois	Indiana	Iowa	Kansas	Kentucky	Louisiana
1	Married Filing Jointly with 2 Children										
2	\$10,000	No Tax	NA	55	No Tax	60	102	No Tax	No Tax	205	No Tax
3	\$20,000	No Tax	NA	511	No Tax	360	442	483	175	865	180
4	\$30,000	483	NA	1,132	229	660	782	1,122	525	1,445	480
5	\$40,000	1,033	NA	1,820	875	960	1,122	1,802	1,925	2,025	880
6	\$50,000	1,588	NA	2,555	1,614	1,260	1,462	2,571	1,363	2,605	1,280
7	\$60,000	2,143	NA	3,315	2,354	1,560	1,802	3,363	1,988	3,185	1,880
8	\$70,000	2,712	NA	4,087	3,097	1,860	2,142	4,250	4,488	3,765	2,480
9	\$80,000	3,307	NA	4,877	3,877	2,160	2,482	5,148	3,248	4,351	3,080
10	\$90,000	3,902	NA	5,681	4,657	2,460	2,822	6,046	3,893	4,951	3,680
11	\$100,000	4,497	NA	6,506	5,437	2,760	3,162	6,944	4,538	5,551	4,280
12	\$150,000	7,472	NA	10,631	9,337	4,260	4,862	11,434	7,763	8,551	7,280
13	\$200,000	10,447	NA	14,756	13,237	5,760	6,562	15,924	10,988	11,551	10,280
14	\$500,000	28,297	NA	39,506	36,637	14,760	16,762	42,864	30,338	29,551	28,280
15	\$1,000,000	58,047	NA	80,756	75,637	29,760	33,762	87,764	62,588	59,551	58,280
16	Single										
17	\$10,000	24	NA	282	42	240	306	185	166	285	110
18	\$20,000	475	NA	945	673	540	646	747	1,041	865	460
19	\$30,000	988	NA	1,695	1,413	840	986	1,403	1,134	1,445	960
20	\$40,000	1,543	NA	2,477	2,187	1,140	1,326	2,086	1,769	2,025	1,560
21	\$50,000	2,098	NA	3,293	2,967	1,440	1,666	2,878	2,414	2,605	2,160
22	\$60,000	2,653	NA	4,118	3,747	1,740	2,006	3,684	3,059	3,185	2,760
23	\$70,000	3,235	NA	4,943	4,527	2,040	2,346	4,582	3,704	3,765	3,360
24	\$80,000	3,830	NA	5,768	5,307	2,340	2,686	5,480	4,349	4,351	3,960
25	\$90,000	4,425	NA	6,593	6,087	2,640	3,026	6,378	4,994	4,951	4,560
26	\$100,000	5,020	NA	7,418	6,867	2,940	3,366	7,276	5,639	5,551	5,160
27	\$150,000	7,995	NA	11,543	10,767	4,440	5,066	11,766	8,864	8,551	8,160
28	\$200,000	10,970	NA	15,668	14,667	5,940	6,766	16,256	12,089	11,551	11,160
29	\$500,000	28,820	NA	40,418	38,067	14,940	16,966	43,196	31,439	29,551	29,160
30	\$1,000,000	58,570	NA	81,668	77,067	29,940	33,966	88,096	63,689	59,551	59,160

This box indicates where the comparison State's individual income tax is lower than SC's at the same AGI level.  
If no box is shown in the column, then the state's individual income tax is always higher than SC's.



## State Income Taxes Computed by AGI for the 2005 Tax Year

Line	Adjusted Gross Income Levels	Maine	Maryland	Massachusetts	Michigan	Minnesota	Mississippi	Missouri	Montana	Nebraska	Nevada
1	Married Filing Jointly with 2 Children										
2	\$10,000	No Tax	No Tax	151	No Tax	No Tax	No Tax	No Tax	No Tax	No Tax	NA
3	\$20,000	6	242	681	No Tax	No Tax	12	157	210	(35)	NA
4	\$30,000	241	670	1,211	281	455	370	723	688	322	NA
5	\$40,000	756	1,145	1,741	671	990	870	1,323	1,301	705	NA
6	\$50,000	1,456	1,620	2,271	1,061	1,525	1,370	1,923	1,991	1,217	NA
7	\$60,000	2,229	2,095	2,801	1,451	2,220	1,870	2,523	2,681	1,813	NA
8	\$70,000	3,079	2,570	3,331	1,841	2,925	2,370	3,123	3,371	2,497	NA
9	\$80,000	3,929	3,045	3,861	2,231	3,630	2,870	3,723	4,061	3,181	NA
10	\$90,000	4,779	3,520	4,391	2,621	4,335	3,370	4,323	4,751	3,865	NA
11	\$100,000	5,629	3,995	4,921	3,011	5,040	3,870	4,923	5,441	4,549	NA
12	\$150,000	9,879	6,370	7,571	4,961	8,669	6,370	7,923	8,891	7,969	NA
13	\$200,000	14,129	8,745	10,221	6,911	12,594	8,870	10,923	12,341	11,579	NA
14	\$500,000	39,629	22,995	26,121	18,611	36,144	23,870	28,923	33,041	33,009	NA
15	\$1,000,000	82,129	46,745	52,621	38,111	75,394	48,870	58,923	67,541	67,418	NA
16	Single										
17	\$10,000	43	237	341	70	96	51	57	119	52	NA
18	\$20,000	518	641	871	460	631	435	549	560	409	NA
19	\$30,000	1,285	1,116	1,401	850	1,199	935	1,149	1,250	890	NA
20	\$40,000	2,135	1,591	1,931	1,240	1,904	1,435	1,749	1,940	1,549	NA
21	\$50,000	2,985	2,066	2,461	1,630	2,609	1,935	2,349	2,630	2,233	NA
22	\$60,000	3,835	2,541	2,991	2,020	3,314	2,435	2,949	3,320	2,917	NA
23	\$70,000	4,685	3,016	3,521	2,410	4,019	2,935	3,549	4,010	3,601	NA
24	\$80,000	5,535	3,491	4,051	2,800	4,775	3,435	4,149	4,700	4,285	NA
25	\$90,000	6,385	3,966	4,581	3,190	5,560	3,935	4,749	5,390	4,969	NA
26	\$100,000	7,235	4,441	5,111	3,580	6,345	4,435	5,349	6,080	5,653	NA
27	\$150,000	11,485	6,816	7,761	5,530	10,270	6,935	8,349	9,530	9,073	NA
28	\$200,000	15,735	9,191	10,411	7,480	14,195	9,435	11,349	12,980	12,703	NA
29	\$500,000	41,235	23,441	26,311	19,180	37,745	24,435	29,349	33,680	33,756	NA
30	\$1,000,000	83,735	47,191	52,811	38,680	76,995	49,435	59,349	68,180	67,955	NA

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### State Notes

**MD:** Standard deduction is 15% of AGI with a min. of \$1,500 and a max. of \$2,000 for single filers and \$3,000 and \$4,000 for married filing jointly filers.

## State Income Taxes Computed by AGI for the 2005 Tax Year

Line	Adjusted Gross Income Levels	New Hampshire	New Jersey	New Mexico	New York	North Dakota	Ohio	Oklahoma	Oregon	Pennsylvania	Rhode Island
1	Married Filing Jointly with 2 Children										
2	\$10,000	NA	70	No Tax	No Tax	No Tax	No Tax	40	No Tax	No Tax	No Tax
3	\$20,000	NA	210	No Tax	120	No Tax	158	345	493	No Tax	No Tax
4	\$30,000	NA	367	122	520	151	544	955	1,393	No Tax	334
5	\$40,000	NA	542	448	963	361	971	1,620	2,293	1,228	709
6	\$50,000	NA	717	950	1,533	571	1,430	2,285	3,193	1,535	1,084
7	\$60,000	NA	927	1,520	2,152	781	1,929	2,950	4,093	1,842	1,459
8	\$70,000	NA	1,172	2,090	2,837	991	2,427	3,615	4,993	2,149	1,834
9	\$80,000	NA	1,470	2,660	3,522	1,339	2,925	4,280	5,893	2,456	2,509
10	\$90,000	NA	1,921	3,230	4,207	1,731	3,456	4,945	6,793	2,763	3,209
11	\$100,000	NA	2,474	3,800	4,892	2,123	4,025	5,610	7,693	3,070	3,909
12	\$150,000	NA	5,236	6,650	9,111	4,114	7,281	8,935	12,193	4,605	7,476
13	\$200,000	NA	8,379	9,500	12,536	6,284	10,586	12,260	16,693	6,140	11,351
14	\$500,000	NA	27,489	26,600	33,086	22,118	32,110	32,210	43,693	15,350	39,674
15	\$1,000,000	NA	72,209	55,100	67,336	49,818	68,035	65,460	88,693	30,700	89,174
16	Single										
17	\$10,000	NA	126	31	100	38	68	225	401	307	255
18	\$20,000	NA	266	307	534	248	359	810	1,301	614	630
19	\$30,000	NA	437	835	1,144	458	776	1,475	2,201	921	1,005
20	\$40,000	NA	682	1,405	1,829	706	1,203	2,140	3,101	1,228	1,611
21	\$50,000	NA	1,215	1,975	2,514	1,098	1,692	2,805	4,001	1,535	2,311
22	\$60,000	NA	1,767	2,545	3,199	1,490	2,190	3,470	4,901	1,842	3,011
23	\$70,000	NA	2,320	3,115	3,884	1,882	2,689	4,135	5,801	2,149	3,711
24	\$80,000	NA	2,906	3,685	4,569	2,274	3,187	4,800	6,701	2,456	4,447
25	\$90,000	NA	3,543	4,255	5,254	2,707	3,747	5,465	7,601	2,763	5,222
26	\$100,000	NA	4,180	4,825	5,939	3,141	4,316	6,130	8,501	3,070	5,997
27	\$150,000	NA	7,365	7,675	9,761	5,311	7,609	9,455	13,001	4,605	9,872
28	\$200,000	NA	10,550	10,525	13,186	7,773	10,914	12,780	17,501	6,140	14,330
29	\$500,000	NA	29,660	27,625	33,736	23,720	32,461	32,730	44,501	15,350	42,863
30	\$1,000,000	NA	74,484	56,125	67,986	51,420	68,386	65,980	89,501	30,700	92,363

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### State Notes

NY: Taxpayers with AGI >\$150K lose the benefits of the lower tax brackets.



## State Income Taxes Computed by AGI for the 2005 Tax Year

Line	Adjusted Gross Income Levels	South Dakota	Tennessee	Texas	Utah	Vermont	Virginia	Washington	West Virginia	Wisconsin	Wyoming
1	Married Filing Jointly with 2 Children										
2	\$10,000	NA	NA	NA	No Tax	No Tax	8	NA	60	No Tax	NA
3	\$20,000	NA	NA	NA	9	No Tax	390	NA	380	146	NA
4	\$30,000	NA	NA	NA	486	259	916	NA	780	750	NA
5	\$40,000	NA	NA	NA	1,186	619	1,491	NA	1,215	1,499	NA
6	\$50,000	NA	NA	NA	1,886	979	2,066	NA	1,695	2,277	NA
7	\$60,000	NA	NA	NA	2,586	1,339	2,641	NA	2,295	3,056	NA
8	\$70,000	NA	NA	NA	3,286	1,699	3,216	NA	2,905	3,835	NA
9	\$80,000	NA	NA	NA	3,986	2,331	3,791	NA	3,555	4,613	NA
10	\$90,000	NA	NA	NA	4,686	3,051	4,366	NA	4,205	5,392	NA
11	\$100,000	NA	NA	NA	5,386	3,771	4,941	NA	4,855	6,053	NA
12	\$150,000	NA	NA	NA	8,886	7,465	7,816	NA	8,105	9,303	NA
13	\$200,000	NA	NA	NA	12,386	11,715	10,691	NA	11,355	12,604	NA
14	\$500,000	NA	NA	NA	33,386	39,441	27,941	NA	30,855	32,854	NA
15	\$1,000,000	NA	NA	NA	68,386	86,941	56,691	NA	63,355	66,604	NA
16	Single										
17	\$10,000	NA	NA	NA	85	65	175	NA	240	52	NA
18	\$20,000	NA	NA	NA	761	425	675	NA	620	607	NA
19	\$30,000	NA	NA	NA	1,461	785	1,243	NA	1,035	1,315	NA
20	\$40,000	NA	NA	NA	2,161	1,220	1,818	NA	1,485	2,043	NA
21	\$50,000	NA	NA	NA	2,861	1,940	2,393	NA	2,055	2,771	NA
22	\$60,000	NA	NA	NA	3,561	2,660	2,968	NA	2,655	3,499	NA
23	\$70,000	NA	NA	NA	4,261	3,380	3,543	NA	3,295	4,227	NA
24	\$80,000	NA	NA	NA	4,961	4,100	4,118	NA	3,945	4,955	NA
25	\$90,000	NA	NA	NA	5,661	4,948	4,693	NA	4,595	5,606	NA
26	\$100,000	NA	NA	NA	6,361	5,798	5,268	NA	5,245	6,256	NA
27	\$150,000	NA	NA	NA	9,861	10,048	8,143	NA	8,495	9,547	NA
28	\$200,000	NA	NA	NA	13,361	14,506	11,018	NA	11,745	12,922	NA
29	\$500,000	NA	NA	NA	34,361	42,333	28,268	NA	31,245	33,172	NA
30	\$1,000,000	NA	NA	NA	69,361	89,833	57,018	NA	63,745	66,922	NA

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# South Carolina

TY 2005

## Standard Deductions

Single	5,000
Married Filing Single	5,000
Married Filing Jointly	10,000
Head of Household	7,300

## Personal Exemptions

Per Person	3,200
Married Filing Jointly	
Dependent	

## Tax Brackets

	<u>Brackets</u>		<u>Rate</u>	<u>Plus</u>	
Single	0	2,530	2.50%	0	
	2,530	5,060	3.00%	63	63.25
	5,060	7,590	4.00%	139	139.15
	7,590	10,120	5.00%	240	240.35
	10,120	12,650	6.00%	367	366.85
	12,650	and over	7.00%	519	518.65

Married Filing Jointly	0	2,530	2.50%	0	
	2,530	5,060	3.00%	63	
	5,060	7,590	4.00%	139	
	7,590	10,120	5.00%	240	
	10,120	12,650	6.00%	367	
	12,650	and over	7.00%	519	

## Deductions

SC state tax refund  
 Out of state rental or real estate income  
 44% capital gains exclusion  
 \$3,000 Volunteer Firefighter/Rescue Squad/Police Officer  
 Interest from US obligations  
 Contributions to SC Tuition Prepayment or College Program  
 National Guard drill pay  
 Social Security benefits  
 \$3,000 to \$15,000 retirement deduction  
 Police subsistence  
 Additional deduction for child under 6 (\$3,000)

## Credits

Child and dependent care (7% of expenses)  
 Two wage earner credit (max of \$210)  
 Taxes paid to another state  
 Nursing Home Credit  
 Scenic River  
 Drip-Trickle irrigation  
 Minority Contractor  
 Water Resources  
 New jobs  
 Palmetto Seed Capital  
 Employer child care  
 Base closure  
 Economic Impact Zone  
 Family Independence Payments  
 Motion picture project/production facility  
 Qualified retirement plan contribution  
 Community development credit  
 Conservation Contribution  
 Historic Structure  
 Historic residential structure  
 Textiles rehabilitation  
 Commercial credit  
 Venture capital



# Georgia

TY 2005

## Standard Deductions

Single	2,300
Married Filing Single	1,500
Married Filing Jointly	3,000
Head of Household	2,300

## Personal Exemptions

Per Person	2,700
Married Filing Jointly	
Dependent	3,000

## Tax Brackets

	<u>Brackets</u>		<u>Rate</u>	<u>Plus</u>
Single	0	750	1.00%	0.00
	750	2,250	2.00%	7.50
	2,250	3,750	3.00%	37.50
	3,750	5,250	4.00%	82.50
	5,250	7,000	5.00%	142.50
	7,000	and over	6.00%	230.00
Married Filing Jointly	0	1,000	1.00%	0.00
	1,000	3,000	2.00%	10.00
	3,000	5,000	3.00%	50.00
	5,000	7,000	4.00%	110.00
	7,000	10,000	5.00%	190.00
	10,000	and over	6.00%	340.00

## Deductions

Retirement income exclusion of \$15,000  
 Social Security income  
 Teacher retirement contributions  
 Self employed health insurance  
 Minority subcontractors payments  
 Georgia higher education savings plan  
 Combat Zone pay  
 up to \$10,000 for unreimbursed expenses of  
 organ donation

## Credits

Low income credit (maximum \$26)  
 Employers credit for basic skills education  
 Employers credit for retraining  
 Jobs tax credit  
 Child care property credit  
 Child care sponsoring credit  
 Investment tax credit  
 Qualified transportation  
 Low income housing credit  
 Diesel particulate emission reduction technology  
 Business enterprise vehicle credit  
 Research tax credit  
 Small business growth  
 Headquarters tax credit  
 Port Activity credit  
 Bank tax credit  
 Low and zero emission vehicle credit \$2,500  
 Cigarette Export credit  
 New manufacturing facilities  
 Electric vehicle charger  
 New manufacturing facilities  
 Historic rehabilitation  
 Film tax credit

# North Carolina

TY 2002

## Standard Deductions

Single	3,000	<i>{These deductions and exemptions are additions to</i>
Married Filing Single	3,000	<i>Federal taxable income - NC does not index</i>
Married Filing Jointly	6,000	<i>standard deductions, and personal exemptions differ</i>
Head of Household	4,400	<i>for income levels - higher income = more additions}</i>

## Personal Exemptions

Per Person	2,500 if AGI < \$60,000, otherwise \$2,000
Married Filing Jointly	2,500 if AGI < \$100,000, otherwise \$2,000
Dependent	100 credit if AGI amounts are less than stated above

## Tax Brackets

	<u>Brackets</u>		<u>Rate</u>	<u>Plus</u>
Single	0	12,750	6.00%	0.00
	12,750	60,000	7.00%	765.00
	60,000	120,000	7.75%	4,072.50
	120,000	and over	8.25%	8,722.50
Married Filing Jointly	0	21,250	6.00%	0.00
	21,250	100,000	7.00%	1,275.00
	100,000	200,000	7.75%	6,787.50
	200,000	and over	8.25%	14,537.50

## Deductions

Retirement income exclusion of \$4,000  
Social Security income

## Credits

Child and dependent care  
Dependent Children credit of \$60  
Charitable contributions by nonitemizers  
Long-term care insurance  
Qualified business investments - max. \$50,000  
Disabled Taxpayer  
Farm machinery property tax credit  
Conservation credit  
Historic structures  
jobs tax credit  
Machinery and equipment Investment credit  
Research and Development  
Worker Training  
Central Office or aircraft facility credit  
low-income housing investment credit  
Development zone projects credit  
Nonhazardous dry cleaning equipment  
NC port usage credit



# Alabama

TY 2005

## Standard Deductions

Single	20% of AGI, max. of \$2,000
Married Filing Single	20% of AGI, max. of \$2,000
Married Filing Jointly	20% of AGI, max. of \$4,000
Head of Household	20% of AGI, max. of \$2,000

## Personal Exemptions

Per Person	1,500
Married Filing Jointly	3,000
Dependent	300

## Tax Brackets

	<u>Brackets</u>	<u>Rate</u>	<u>Plus</u>
Single	0      500	2.00%	0.00
	500      3,000	4.00%	10.00
	3,000 and over	5.00%	110.00

Married Filing Jointly	0      1,000	2.00%	0.00
	1,000      6,000	4.00%	20.00
	6,000 and over	5.00%	220.00

## Deductions

Social Security income  
State pension income  
Federal pension income  
Private defined benefit pensions  
Military subsistence pay  
Law enforcement subsistence pay  
Active duty pay in combat zone  
Up to \$25,000 of severance pay

## Credits

Basic skills education credit  
Rural Physician  
Enterprise zone act credit  
Capital credit  
Coal credit

# Arizona

TY 2005

## Standard Deductions

Single	4,125
Married Filing Single	4,125
Married Filing Jointly	8,250
Head of Household	8,250

## Personal Exemptions

Per Person	2,100
Married Filing Jointly	6,300 maximum for all children
Dependent	2,300
Qualifying Parents	10,000

## Tax Brackets

	<u>Brackets</u>		<u>Rate</u>	<u>Plus</u>
Single	0	10,000	2.87%	0
	10,000	25,000	3.20%	287
	25,000	50,000	3.74%	767
	50,000	150,000	4.72%	1,702
	150,000	and over	5.04%	6,422
Married Filing Jointly	0	20,000	2.87%	0
	20,000	50,000	3.20%	574
	50,000	100,000	3.74%	1,534
	100,000	300,000	4.72%	3,404
	300,000	and over	5.04%	12,844

## Deductions

Additional \$2,100 deduction for over 65  
 Additional \$1,500 deduction for blind  
 \$2,500 Public pension exclusion (private taxable)  
 Social Security benefits  
 Wages of American Indians  
 Construction of an Energy Efficient home  
 Combat pay  
 Adoption expense  
 State tuition program distributions  
 World War II victims  
 Crops given to charities

## Credits

Family income tax credit  
 Defense contracting  
 Enterprise zone  
 Environmental technology facility  
 Military reuse zone  
 Recycling equipment  
 Increased research activities  
 Solar energy  
 agricultural water conservation  
 Pollution control  
 Solar hot water heater  
 TANF employment  
 Credits for contributions to charities and schools  
 Donation of property for school site  
 Healthy forest enterprises  
 Clean elections fund  
 Credit for increased excise taxes  
 Property tax credit



# Arkansas

TY 2005

## Standard Deductions

Single	2,000
Married Filing Single	2,000
Married Filing Jointly	4,000
Head of Household	2,000

## Personal Exemptions

Per Person	\$21 credit
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## Tax Brackets

	<u>Brackets</u>		<u>Rate</u>	<u>Plus</u>
Single	0	3,499	1.00%	0
	3,500	6,999	2.50%	35
	7,000	10,499	3.50%	122
	10,500	17,499	4.50%	245
	17,500	29,199	6.00%	560
	29,200	and over	7.00%	1,262

Married Filing Jointly	0	3,499	1.00%	0
	3,500	6,999	2.50%	35
	7,000	10,499	3.50%	122
	10,500	17,499	4.50%	245
	17,500	29,199	6.00%	560
	29,200	and over	7.00%	1,262

## Deductions

Contributions to intergenerational trust  
 \$6,000 pension deduction  
 \$6,000 military pay deduction for officers  
 \$9,000 military pay deduction for enlisted  
 Social Security benefits

## Credits

State political contributions  
 Working taxpayer  
 Child care credit  
 Allowable adoption expense  
 Phenylketonuria disorder  
 Biotechnology development  
 Capital development  
 County and regional industrial development  
 Economic development  
 Employer provided early childhood program  
 Enterprise zone program

## Credits (cont.)

Equipment donation or sale below cost  
 Family savings initiative  
 Manufacturing investment  
 Private wetland & riparian zone  
 Public roads improvement  
 Tourism project development  
 Tuition reimbursement  
 Venture capital investment  
 Waste reduction & recycling equipment  
 Water resource conservation  
 Workforce training  
 Youth apprenticeship  
 Rice Straw

# California

TY 2005

## Standard Deductions

Single	3,254
Married Filing Single	3,254
Married Filing Jointly	6,508
Head of Household	6,508

## Personal Exemptions

Per Person	87
Dependent	272

## Tax Brackets

	<u>Brackets</u>		<u>Rate</u>	<u>Plus</u>
Single	0	6,319	1.00%	0
	6,319	14,979	2.00%	63
	14,979	23,641	4.00%	236
	23,641	32,819	6.00%	583
	32,819	41,476	8.00%	1,134
	41,476	and over	9.30%	1,826
Married Filing Jointly	0	12,638	1.00%	0
	12,638	29,958	2.00%	126
	29,958	47,282	4.00%	473
	47,282	65,638	6.00%	1,166
	65,638	82,952	8.00%	2,267
	82,952	and over	9.30%	3,652

## Deductions

Social Security benefits

## Credits

Child adoption  
 Child and dependent care expenses  
 Community Development Financial Institutions  
 Disabled access for small businesses  
 Donated agricultural products transportation  
 Employer child care contribution  
 Employer child care program  
 Enhanced oil recovery  
 Enterprise zone employee  
 Environmental tax credit of 5 cents per gallon

## Credits (cont.)

Farm worker housing  
 Joint Strike Fighter wages and property costs  
 Low-income housing  
 Natural heritage program  
 Renters  
 Prison inmate labor 10% exclusion  
 Rice straw - 10% of purchase price  
 Senior head of household  
 Solar or wind energy system  
 Teacher retention



# Colorado

TY 2005

## Standard Deductions

Single	5,000
Married Filing Single	5,000
Married Filing Jointly	10,000
Head of Household	7,300

## Personal Exemptions

Per Person	3,200
Dependent	

## Tax Brackets

Single                      4.63% of Colorado Taxable Income

Married Filing Jointly              4.63% of Colorado Taxable Income

## Deductions

Pension and Annuity (including Social Security)  
\$24,000 deduction if over age 65  
\$20,000 deduction if age 55 to 64  
Colorado source capital gain deduction if:  
property in CO and held 5 years  
State tuition program contributions  
Railroad retirement benefits

## Credits

Child care credit  
Enterprise Zone:  
Investment  
New Business

## Credits (cont.)

Rural enterprise zone new business  
Health insurance  
Enterprise zone administrator  
Plastic recycling investment  
Minimum tax credit  
Historic property preservation  
Child care facility investment  
School-to-work program  
Long term care insurance  
Contaminated land redevelopment  
Low-income housing  
Weather related live stock sales

# Connecticut

TY 2005

## Standard Deductions

### Single

AGI between		Deduction
0	25,250	12,625
25,250	26,250	11,625
26,250	27,250	10,625
27,250	28,250	9,625
28,250	29,250	8,625
29,250	30,250	7,625
30,250	31,250	6,625
31,250	32,250	5,625
32,250	33,250	4,625
33,250	34,250	3,625
34,250	35,250	2,625
35,250	36,250	1,625
36,250	37,250	625
37,250	and up	0

### Married Filing Jointly

AGI between		Deduction
0	48,000	24,000
48,000	49,000	23,000
49,000	50,000	22,000
50,000	51,000	21,000
51,000	52,000	20,000
52,000	53,000	19,000
53,000	54,000	18,000
54,000	55,000	17,000
55,000	56,000	16,000
56,000	57,000	15,000
57,000	58,000	14,000
58,000	59,000	13,000
59,000	60,000	12,000
60,000	61,000	11,000
61,000	62,000	10,000
62,000	63,000	9,000
63,000	64,000	8,000
64,000	65,000	7,000
65,000	66,000	6,000
66,000	67,000	5,000
67,000	68,000	4,000
68,000	69,000	3,000
69,000	70,000	2,000
70,000	71,000	1,000
71,000	and up	0



## Connecticut (cont.)

### Personal Exemptions (Tax Credit %)

Single			Married Filing Jointly		
AGI between		Deduction	AGI between		Deduction
12,625	15,750	75%	24,000	30,000	75%
15,750	16,250	70%	30,000	30,500	70%
16,250	16,750	65%	30,500	31,000	65%
16,750	17,250	60%	31,000	31,500	60%
17,250	17,750	55%	31,500	32,000	55%
17,750	18,250	50%	32,000	32,500	50%
18,250	18,750	45%	32,500	33,000	45%
18,750	19,250	40%	33,000	33,500	40%
19,250	21,050	35%	33,500	40,000	35%
21,050	21,550	30%	40,000	40,500	30%
21,550	22,050	25%	40,500	41,000	25%
22,050	22,550	20%	41,000	41,500	20%
22,550	26,300	15%	41,500	50,000	15%
26,300	26,800	14%	50,000	50,500	14%
26,800	27,300	13%	50,500	51,000	13%
27,300	27,800	12%	51,000	51,500	12%
27,800	28,300	11%	51,500	52,000	11%
28,300	50,500	10%	52,000	96,000	10%
50,500	51,000	9%	96,000	96,500	9%
51,000	51,500	8%	96,500	97,000	8%
51,500	52,000	7%	97,000	97,500	7%
52,000	52,500	6%	97,500	98,000	6%
52,500	53,000	5%	98,000	98,500	5%
53,000	53,500	4%	98,500	99,000	4%
53,500	54,000	3%	99,000	99,500	3%
54,000	54,500	2%	99,500	100,000	2%
54,500	55,000	1%	100,000	100,500	1%
55,000 and up		0%	100,500 and up		0%

### Tax Brackets

	Brackets		Rate	Plus
Single	0	10,000	3.00%	0
	10,000 and over		5.00%	300
MFJ	0	20,000	3.00%	0
	20,000 and over		5.00%	600

### Deductions

Social Security benefits if AGI < \$60,000 for MFJ

Railroad Retirement benefits

### Credits

Property Tax credit, max. of \$350

# Delaware

TY 2005

## Standard Deductions

Single	3,250
Married Filing Single	3,250
Married Filing Jointly	6,500
Head of Household	3,250

## Personal Exemptions

Per Person	\$110 credit
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## Tax Brackets

	<u>Brackets</u>		<u>Rate</u>	<u>Plus</u>
Single	0	2,000	0.00%	0.00
	2,000	5,000	2.20%	0.00
	5,000	10,000	3.90%	66.00
	10,000	20,000	4.80%	261.00
	20,000	25,000	5.20%	741.00
	25,000	60,000	5.55%	1,001.00
	60,000	and over	5.95%	2,943.50
Married Filing Jointly	0	2,000	0.00%	0.00
	2,000	5,000	2.20%	0.00
	5,000	10,000	3.90%	66.00
	10,000	20,000	4.80%	261.00
	20,000	25,000	5.20%	741.00
	25,000	60,000	5.55%	1,001.00
	60,000	and over	5.95%	2,943.50

## Deductions

Pension/Retirement exclusion  
 \$2,000 if <age 60; up to \$12,500 if over 60  
 Social Security income  
 Charitable mileage deduction  
 Self-employed health insurance

## Credits

Personal credit of \$110  
 Volunteer firefighter  
 Child care  
 Blue collar  
 Green industry  
 Brownfield  
 Land and historic resource  
 Historic preservation



# Hawaii

TY 2005

## Standard Deductions

Single	1,500
Married Filing Single	950
Married Filing Jointly	1,900
Head of Household	1,650

## Personal Exemptions

Per Person	1,040
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## Tax Brackets

	<u>Brackets</u>		<u>Rate</u>	<u>Plus</u>
Single	0	2,000	1.40%	0
	2,000	4,000	3.20%	28
	4,000	8,000	5.50%	92
	8,000	12,000	6.40%	312
	12,000	16,000	6.80%	568
	16,000	20,000	7.20%	840
	20,000	30,000	7.60%	1,128
	30,000	40,000	7.90%	1,888
	40,000	and over	8.25%	2,678
Married Filing Jointly	0	4,000	1.40%	0
	4,000	8,000	3.20%	56
	8,000	16,000	5.50%	184
	16,000	24,000	6.40%	624
	24,000	32,000	6.80%	1,136
	32,000	40,000	7.20%	1,680
	40,000	60,000	7.60%	2,256
	60,000	80,000	7.90%	3,776
	80,000	and over	8.25%	5,356

## Deductions

Pensions are exempt  
 Social Security benefits  
 First \$2,594 of Military Reserve pay  
 Payments to Individual Housing Account  
 Exceptional trees deduction up to \$3,000  
 Interest on Individual housing account  
 Income from qualified high technology business  
 Interest on individual development account

## Credits (cont.)

School repair and maintenance  
 Hotel construction and remodeling credit  
 Residential construction and remodeling  
 Renewable energy technologies

## Credits

Enterprise zone credit  
 Low income housing  
 Employment of vocational rehabilitation referrals  
 High technology business investment  
 Individual development account contributions  
 Technology infrastructure renovation

# Idaho

TY 2005

## Standard Deductions

Single	5,000
Married Filing Single	5,000
Married Filing Jointly	10,000
Head of Household	7,300

## Personal Exemptions

Per Person	3,200
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## Tax Brackets

	<u>Brackets</u>		<u>Rate</u>	<u>Plus</u>
Single	0	1,159	1.60%	0
	1,160	2,318	3.60%	19
	2,319	3,477	4.10%	60
	3,478	4,636	5.10%	108
	4,637	5,794	6.10%	167
	5,795	8,692	7.10%	237
	8,693	23,178	7.40%	443
	23,179 and over		7.80%	1,515
Married Filing Jointly	0	2,318	1.60%	0
	2,319	4,363	3.60%	37
	4,364	6,954	4.10%	111
	6,955	9,272	5.10%	217
	9,273	11,588	6.10%	335
	11,589	17,384	7.10%	476
	17,385	46,356	7.40%	888
	46,357 and over		7.80%	3,032

## Deductions

Insulation of Idaho home  
 Alternative energy devices deduction of 40%  
 Child care  
 Social Security and Railroad benefits  
 Retirement benefits up to \$23,268 for single filers and \$34,903 for MFJ - This amount is reduced by the amount of Social Security and Railroad benefits  
 Private pensions fully taxed

## Credits

Family member with developmental disability \$300 max.  
 Contributions to Idaho educational entities  
 Contributions to youth and rehabilitation facilities

## Credits (cont.)

Investment tax credit  
 Production equipment using post consumer waste  
 Promoter sponsored event  
 New employees  
 Research Activities  
 Broadband equipment investment  
 Incentive tax credit  
 Headquarters credit  
 Real property improvement credit  
 New jobs tax credit



# Illinois

TY 2005

## Standard Deductions

Single	NA
Married Filing Single	NA
Married Filing Jointly	NA
Head of Household	NA

## Personal Exemptions

Per Person	2,000
Married Filing Jointly	
Dependent	

## Tax Brackets

Single                      3% of federal AGI with modifications

Married Filing Jointly                      3% of federal AGI with modifications

## Deductions

All pension income  
Social Security income  
Military pay  
Illinois prepaid tuition program  
self-employed health insurance  
Enterprise zone dividends  
Rideshare money or other benefits  
Job training project  
Reparations received as victim

## Credits

Property tax credit (5%)  
Qualified business education expenses  
Earned income tax credit  
Tech-prep program  
Dependent care assistance  
Jobs tax credit  
High impact business investment  
Enterprise zone investment  
Research and Development  
Economic Development for  
a growing economy  
Training expenses  
Affordable housing donations

# Indiana

TY 2005

## Standard Deductions

Single	NA
Married Filing Single	NA
Married Filing Jointly	NA
Head of Household	NA

## Personal Exemptions

Per Person	1,000
Married Filing Jointly Dependent	1,500

## Tax Brackets

Single 3.4% of federal AGI with modifications

Married Filing Jointly 3.4% of federal AGI with modifications

## Other Deductions

Additional deduction for over 65 with low income  
Social Security Income  
Military service income  
Insulation deduction - max. \$1,000  
Disability retirement deduction - max \$5,200  
Civil Service annuity deduction - max \$2,000  
Airport development zone employee  
Enterprise Zone employee deduction  
Long-term care premiums  
Human services

## Credits

College credit for donations  
Research expense credit  
Enterprise zone investment  
Teacher Summer employment  
21st Century scholars program  
Maternity home credit  
Historic Rehabilitation  
Riverboat building  
Industrial Recovery credit  
Military base recovery credit  
Individual development account  
Community revitalization enhancement  
Capital investment tax credit  
County credit for elderly  
Voluntary remediation credit (environmental)  
Airport development zone credit  
Blended Biodiesel credit  
Coal combustion credit  
Ethanol production



# Iowa

TY 2005

## Standard Deductions

Single	1,610
Married Filing Single	1,610
Married Filing Jointly	3,970
Head of Household	3,970

## Personal Exemptions

Per Person	40
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## Tax Brackets

	<u>Brackets</u>		<u>Rate</u>	<u>Plus</u>
All	0	1,269	0.36%	0
	1,269	2,538	0.72%	5
	2,538	5,076	2.43%	14
	5,076	11,421	4.50%	75
	11,421	19,035	6.12%	361
	19,035	25,380	6.48%	827
	25,380	38,070	6.80%	1,238
	38,070	57,105	7.92%	2,101
	57,105 and over		8.98%	3,609

## Deductions

one half of self employment tax  
 Health and dental insurance  
 Pension income, \$6,000 for indiv. And \$12,000 for MFJ  
 Moving expenses  
 Capital gains deduction if property held 10 years  
 Iowa 529 college savings plan  
 Disability income  
 Educator expenses up to \$250  
 Employer social security on tip income  
 Alcohol fuel  
 Health savings account  
 Hybrid/clean vehicles fuel deduction  
 In home health care  
 Military pay for combat zone  
 Organ transplant expenses

## Credits

Iowa earned income credit  
 Tuition and textbook credit  
 Economic development region  
 Endowment gifts 20%  
 Investment tax  
 Housing credit of 10%  
 Development business credit of 10%  
 New jobs  
 Venture capital

# Kansas

TY 2005

## Standard Deductions

Single	3,000
Married Filing Single	3,000
Married Filing Jointly	6,000
Head of Household	4,500

## Personal Exemptions

Per Person	2,250
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## Tax Brackets

	<u>Brackets</u>	<u>Rate</u>	<u>Plus</u>
Single	0      15,000	3.50%	0
	15,000      30,000	6.25%	525
	30,000 and over	6.45%	1,463
Married Filing Jointly	0      30,000	3.50%	0
	30,000      60,000	6.25%	1,050
	60,000 and over	6.45%	2,925

## Deductions

Retirement benefits  
 Railroad benefits  
 Long-term care insurance payments  
 Learning quest education savings program  
 Recruitment bonus for military  
 Jobs tax credit  
 Kansas venture capital dividends  
 Sale of turnpike bonds  
 Electrical generation revenue bonds  
 Native American Indian reservation income

## Credits

Child and dependent care  
 Adoption  
 Agricultural loan interest reduction  
 Agritourism liability insurance  
 Alternative fuels  
 Angel investor

## Credits (cont.)

Assistive technology contribution  
 Business and job development  
 Business machinery and equipment  
 Child day care assistance  
 Community service contribution  
 Disable access  
 Habitat management  
 High performance incentive program  
 Historic preservation  
 Mathematics & science teacher  
 Plugging abandoned gas or oil well  
 Regional foundation contribution  
 Research and development  
 Single city port authority  
 Small employer healthcare  
 Swine facility improvement  
 Telecommunications property  
 Temporary assistance to families contribution  
 Venture and local seed capital



# Kentucky

TY 2005

## Standard Deductions

Single	1,910
Married Filing Single	1,910
Married Filing Jointly	1,910
Head of Household	1,910

## Personal Exemptions

Per Person

## Tax Brackets

	<u>Brackets</u>		<u>Rate</u>	<u>Plus</u>
Single	0	3,000	2.00%	0
	3,000	4,000	3.00%	60
	4,000	5,000	4.00%	90
	5,000	8,000	5.00%	130
	8,000	75,000	5.80%	280
	75,000	and over	6.00%	4,166

Married Filing Jointly	0	3,000	2.00%	0
	3,000	4,000	3.00%	60
	4,000	5,000	4.00%	90
	5,000	8,000	5.00%	130
	8,000	75,000	5.80%	280
	75,000	and over	6.00%	4,166

## Deductions

Pension Income exclusion up to \$38,775  
 Social Security benefits  
 Long-term care insurance premiums  
 Health insurance premiums  
 Master Tobacco Settlement income  
 Tobacco loss assistance program income

## Credits

Family size tax credit if AGI < \$25,736  
 Education tuition tax credit  
 Child and dependent care  
 Low-income tax credit <\$25,000  
 20% of federal child and dependent care credit  
 Lump-sum distribution - 10 year averaging  
 Farm income averaging  
 Skills training investment tax credit  
 Employer's unemployment tax credit  
 Recycling and composting tax credit  
 Investment Fund tax credit  
 Coal incentive tax credit  
 Qualified research facilities credit  
 Employer GED incentive credit  
 Historic preservation  
 Voluntary environmental remediation  
 Biodiesel credit

# Louisiana

TY 2005

## Standard Deductions

Single	4,500
Married Filing Single	4,500
Married Filing Jointly	9,000
Head of Household	9,000

## Personal Exemptions

Per Person	\$1,000
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## Tax Brackets

	<u>Brackets</u>		<u>Rate</u>	<u>Plus</u>
Single	0	12,500	2.00%	0
	12,500	25,000	4.00%	250
	25,000	and over	6.00%	750

Married Filing Jointly	0	25,000	2.00%	0
	25,000	50,000	4.00%	500
	50,000	and over	6.00%	1,500

## Deductions

State employees and teachers retirement pay  
 \$6,000 of other retirement pay  
 Social Security  
 Tribal income  
 START account benefits up to \$4,800 - student tuition

## Credits

Inventory tax  
 Ad valorem tax on natural gas facilities  
 Sound recording investment  
 Property taxes paid by telephone companies  
 Prison industry enhancement program  
 Urban revitalization  
 Contributions to educational institutions  
 Motion picture investment  
 Premium tax  
 Commercial Fishing

## Credits (cont.)

Doctor/Dentist  
 Bone marrow  
 Law Enforcement education  
 First time drug offenders  
 Bulletproof vest  
 Nonviolent offenders  
 Qualified playgrounds  
 Debt issuance  
 Atchafalaya Trace  
 Organ donation  
 Household expense  
 Vehicle Alternative fuel  
 Previously unemployed  
 Recycling credit  
 Basic skills training  
 New markets  
 Brownfield's investor  
 Dedicated research  
 LCDFI  
 Research and development  
 Historic structures  
 Digital interactive media  
 Technology Commercialization  
 Motion picture resident  
 Capital company  
 Biomed University research  
 Tax equalization  
 Manufacturing establishments  
 Enterprise zone  
 Quality jobs



# Maine

TY 2005

## Standard Deductions

Single	5,000
Married Filing Single	4,150
Married Filing Jointly	8,300
Head of Household	7,300

## Personal Exemptions

Per Person	\$2,850
------------	---------

## Tax Brackets

	<u>Brackets</u>		<u>Rate</u>	<u>Plus</u>
Single	0	4,450	2.00%	0
	4,450	8,850	4.50%	89
	8,850	17,700	7.00%	287
	17,700	and over	8.50%	907
Married Filing Jointly	0	8,900	2.00%	0
	8,900	17,700	4.50%	178
	17,700	35,450	7.00%	574
	35,450	and over	8.50%	1,817

## Deductions

\$6,000 retirement deduction  
Social Security and railroad retirement  
Long-term care premiums

## Credits

Low income tax credit  
credit for the elderly  
child care  
earned income  
Maine seed capital  
Employer assisted day care  
Forest management planning  
Research expense  
Research and development  
super credit  
High-technology credit  
Biofuel production  
Pine tree development zone

# Maryland

TY 2005

## Standard Deductions

Single	15% of AGI min. of \$1,500 and max. of \$2,000
Married Filing Single	15% of AGI min. of \$1,500 and max. of \$2,000
Married Filing Jointly	15% of AGI min. of \$3,000 and max. of \$4,000
Head of Household	15% of AGI min. of \$3,000 and max. of \$4,000

## Personal Exemptions

Per Person	\$2,400
------------	---------

## Tax Brackets

	<u>Brackets</u>		<u>Rate</u>	<u>Plus</u>
Single	0	1,000	2.00%	0
	1,000	2,000	3.00%	20
	2,000	3,000	4.00%	50
	3,000	and over	4.75%	90

Married Filing Jointly	0	1,000	2.00%	0
	1,000	2,000	3.00%	20
	2,000	3,000	4.00%	50
	3,000	and over	4.75%	90

## Deductions

Child care expenses max of \$2,400  
 Pension exclusion max of \$21,500  
 Social Security retirement income  
 Expenses up to \$5,000 for blind reader  
 Reforestation expenses  
 Special needs adoption expenses up to \$6,000  
 Conservation tillage equipment  
 Military pay up to \$15,000  
 Military retirement up to \$2,500  
 Pre-paid tuition purchase up to \$2,500  
 Two-income subtraction up to \$1,200

## Credits

50% of federal earned income credit  
 Poverty level credit  
 Child and dependent care  
 Quality teacher incentive  
 Aquaculture oyster floats  
 Long-term insurance  
 Preservation of conservation easements  
 Clean energy incentive  
 Heritage structure rehabilitation  
 Enterprise Zone  
 Employment opportunity  
 Disability employment  
 Research and development  
 Job creation  
 Neighborhood and community assistance  
 Telecommunications property  
 Commuter tax credit



# Massachusetts

TY 2005

## Standard Deductions

Single  
Married Filing Single  
Married Filing Jointly  
Head of Household

## Personal Exemptions

Single	3,575
MFJ	7,150

## Tax Brackets

Tax is generally 5.3% of Taxable Income

Married Filing Jointly	0	25,000	2.00%	0
	25,000	50,000	4.00%	500
	50,000 and over		6.00%	1,500

## Deductions

Civil Service, Military, and state pension exempt  
(private pensions taxable)  
Social Security income  
Child under age 13 or disabled dependent/spouse  
50% rental deduction  
home heating fuel credit  
Moving expenses  
Medical savings account  
Self employed health insurance  
Health savings account  
College tuition deduction

## Credits

Limited income  
Lead Paint  
Economic Opportunity area  
Full employment  
Septic tank  
Brownfield's remediation  
Low income housing  
Historic rehabilitation  
Home energy efficiency

# Michigan

TY 2005

## Standard Deductions

Single	5,000
Married Filing Single	5,000
Married Filing Jointly	10,000
Head of Household	7,300

## Personal Exemptions

Per Person	3,200
Dependent	

## Tax Brackets

Single                      3.9% of Michigan Taxable Income

Married Filing Jointly                      3.9% of Michigan Taxable Income

## Deductions

Private pensions exempt up to \$79,140 for MFJ  
All other pensions fully exempt  
Divident/interest/captial gain deduction for senior citizen  
Social Security benefits  
Michigan education trust  
Michigan eduction savings program

## Credits (cont.)

Property tax credit  
Farmland preservation  
Qualified adoption expenses

## Credits

Income tax paid to cities  
Community foundations  
Homeless shelter/food bank contributions  
Historic preservation  
College tutition and fees  
Vehicle donation



# Minnesota

TY 2005

## Standard Deductions

Single	5,000
Married Filing Single	4,300
Married Filing Jointly	8,700
Head of Household	7,300

## Personal Exemptions

Per Person	\$3,200
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## Tax Brackets

	<u>Brackets</u>		<u>Rate</u>	<u>Plus</u>
Single	0	19,890	5.35%	0
	19,891	65,330	7.05%	1,064
	65,331	and over	7.85%	4,268

Married Filing Jointly	0	29,070	5.35%	0
	29,071	115,510	7.05%	1,555
	115,511	and over	7.85%	7,649

## Deductions

Education expenses K-12  
Job opportunity building zone  
Indian reservation earnings  
Active duty military pay  
National Guard pay  
organ donor expenses  
Sale of insolvent farm  
Small ethanol producer  
Persons 65 and older or disabled deduction

## Credits (cont.)

Child and dependent care  
Working family  
K-12 education credit  
Job opportunity zone credit

## Credits

Marriage credit  
Long-term care insurance premium  
Alternative minimum tax credit

# Mississippi

TY 2005

## Standard Deductions

Single	2,300
Married Filing Single	2,300
Married Filing Jointly	4,600
Head of Household	3,400

## Personal Exemptions

Single	6,000
Married Filing Jointly	12,000
Dependent	1,500

## Tax Brackets

	<u>Brackets</u>	<u>Rate</u>	<u>Plus</u>
Single	0      5,000	3.00%	0
	5,000      10,000	4.00%	150
	10,000 and over	5.00%	350

Married Filing Jointly	0      5,000	3.00%	0
	5,000      10,000	4.00%	150
	10,000 and over	5.00%	350

## Other Deductions

National Guard pay max \$5,000  
 MS Prepaid Affordable College Tuition or  
 MS College Savings Plan  
 Self-employed health insurance deduction  
 Moving expenses

## Credits

Financial institution jobs credit  
 Premium retaliatory tax credit  
 Finance company privilege tax credit  
 Credit for advanced technology or  
     enterprise zone  
 Jobs tax credit  
 Headquarters credit  
 Research and development skills credit  
 Business child/dependent care credit  
 Basic skills training or retraining  
 Reforestation tax credit  
 Gambling license credit  
 TANF credit  
 Inventory tax credit  
 Export port charges credit  
 Guaranty credit  
 Job development assessment fee  
 Land donation  
 Broadband technology  
 Motion picture incentive act  
 Brownfield  
 Airport cargo charges  
 Manufacturers investment  
 Producer of alternative energy job credit



# Missouri

TY 2005

## Standard Deductions

Single	5,000
Married Filing Single	5,000
Married Filing Jointly	10,000
Head of Household	7,300

## Personal Exemptions

Single	\$2,100
MFJ	4,200

## Tax Brackets

	<u>Brackets</u>		<u>Rate</u>	<u>Plus</u>
All	0	1,000	1.50%	0
	1,001	2,000	2.00%	15
	2,001	3,000	2.50%	35
	3,001	4,000	3.00%	60
	4,001	5,000	3.50%	90
	5,001	6000	4.00%	125
	6,001	7,000	4.50%	165
	7,001	8,000	5.00%	210
	8,001	9,000	5.50%	260
	9,001 and over		6.00%	315

## Deductions

Railroad retirement benefits  
 Contributions to MO individual medical account  
 Capital gain excluding for low income housing  
 Family development account  
 Combat pay  
 Contributions to MO savings for tuition program  
 \$6,000 pension exemption

## Credits

Bond enhancement  
 New or expanded business facility  
 Brownfield jobs and investment  
 Community bank investment  
 Dry fire hydrant  
 Enterprise zone

## Credits (cont.)

Family development account  
 Film production  
 Historic preservation  
 Small business investment  
 Quality jobs  
 Neighborhood assistance  
 Enhanced enterprise zone  
 New enterprise creation  
 Rebuilding communities  
 Qualified research expense  
 Small business incubator  
 Small business guaranty  
 Seed capital  
 Transportation development  
 Wine and grape production

Youth opportunities  
 Large scale devel.  
 Export finance  
 Infrastructure dev.  
 Affordable housing  
 Low income assist.  
 Special needs adopt.  
 Disabled access

# Montana

TY 2005

## Standard Deductions

Single	20%
Married Filing Single	20%
Married Filing Jointly	20%
Head of Household	20%

## Personal Exemptions

Per Person	\$1,900
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## Tax Brackets

	<u>Brackets</u>	<u>Rate</u>	<u>Plus</u>
All	0 2,299	1.00%	0
	2,300 4,099	2.00%	23
	4,100 6,199	3.00%	59
	6,200 8,399	4.00%	122
	8,400 10,799	5.00%	210
	10,800 13,899	6.00%	330
	13,900 and over	6.90%	516

## Deductions

Tribal income  
unemployment compensation  
Worker's comp.  
Capital gains from small business investment  
Active duty pay  
\$3,600 pension deduction  
Medical care saving contributions  
home buyer account contributions  
Family education account contributions  
Franchise and ranch risk management  
Recycled material expenses  
Land sales to beginning farmers

## Credits

College contribution  
Qualified endowment  
Energy conservation  
Alternative fuel  
Rural physician  
Health insurance for uninsured  
Elderly care  
Developmental disability account  
Recycle credit  
Oil seed crushing and biodiesel  
Biodiesel blending and storage  
Geothermal systems  
Alternative energy systems  
Alternative energy production  
Dependent care assistance  
Historic property  
Capital company  
Infrastructure user's fee  
Empowerment zone  
Research activities  
Mineral exploration  
Film employment  
Homowner credit

# Nebraska

TY 2005

## Standard Deductions

Single	4,980
Married Filing Single	4,160
Married Filing Jointly	8,320
Head of Household	7,330

## Personal Exemptions

Per Person	\$103 tax credit
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## Tax Brackets

	<u>Brackets</u>	<u>Rate</u>	<u>Plus</u>
Single	0 2,400	2.56%	0
	2,401 17,000	3.57%	61
	17,001 26,500	5.12%	583
	26,501 and over	6.84%	1,069

Married Filing Jointly	0 4,000	2.56%	0
	4,001 30,000	3.57%	102
	30,001 46,750	5.12%	1,031
	46,751 and over	6.84%	1,888

For AGI >\$145,950 MFJ or \$72,975 the marginal rates are phased out and all income is eventually taxed at 6.84%.

## Deductions

Railroad retirement benefits  
Special capital gains election for special corp.  
NE college saving plan contributions  
Native American reservation income

## Credits

Elderly or disabled credit  
Community development assistance  
Investment or employment expansion  
Quality jobs  
Child and dependent care  
Beginning farmer credit



# New Jersey

TY 2005

## Standard Deductions

Single	NA
Married Filing Single	NA
Married Filing Jointly	NA
Head of Household	NA

## Personal Exemptions

Single	1,000
Married Filing Jointly	
Dependent	1,500

## Tax Brackets

	<u>Brackets</u>		<u>Rate</u>	<u>Plus</u>
Single	0	20,000	1.40%	0
	20,001	35,000	1.75%	280
	35,001	40,000	3.50%	542
	40,001	75,000	5.53%	717
	75,001	500,000	6.37%	2,651
	500,001	and over	8.97%	29,724
Married Filing Jointly	0	20,000	1.40%	0
	20,001	50,000	1.75%	280
	50,001	70,000	2.45%	805
	70,001	80,000	3.50%	1,295
	80,001	150,000	5.53%	1,645
	150,001	500,000	6.37%	5,512
	500,001	and over	8.97%	27,807

## Deductions

Social Security  
Full US military pensions  
Disability income  
Pension income up to \$10,000 per person  
Qualified conservation contribution  
Property tax deduction

## Credits

Property tax credit  
20% of federal earned income credit  
Homestead rebate for taxpayers  
aged 65 and older with incomes  
less than \$100,000  
Earned income tax credit  
Excess unemployment insurance  
and disability contributions

# New Mexico

TY 2005

## Standard Deductions

Single	5,000
Married Filing Single	5,000
Married Filing Jointly	10,000
Head of Household	7,300

## Personal Exemptions

Per Person	3,200
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## Tax Brackets

	<u>Brackets</u>		<u>Rate</u>	<u>Plus</u>
Single	0	5,500	1.70%	0
	5,501	11,000	3.20%	94
	11,001	16,000	4.70%	269
	16,001	and over	5.70%	504

Married Filing Jointly	0	8,000	1.70%	0
	8,001	16,000	3.20%	136
	16,001	24,000	4.70%	392
	24,001	and over	5.70%	768

## Deductions

Railroad retirement  
 Indian reservation income  
 Age 100 and over deduction  
 Special needs adoption  
 Medical care saving account contributions  
 Capital gains exclusion of 30% or \$1,000 max.  
 Organ transplant expenses  
 Medical care spending

## Credits

Cultural properties preservation  
 Qualified business facility rehab.  
 Welfare to work program  
 Rural job tax  
 Technology jobs  
 Electronic ID card reader  
 Produced water  
 Job mentorship  
 Land conservation  
 Energy rebate  
 Film production  
 Film maker  
 Licensed residential care facility  
 Child day care  
 Venture Capital investments

# New York

TY 2005

## Standard Deductions

Single	7,500
Married Filing Single	7,500
Married Filing Jointly	15,000
Head of Household	10,500

## Personal Exemptions

Single	
Married Filing Jointly	
Dependent	1,000

## Tax Brackets

	<u>Brackets</u>		<u>Rate</u>	<u>Plus</u>
Single	0	8,000	4.00%	0
	8,000	11,000	4.50%	320
	11,000	13,000	5.25%	455
	13,000	20,000	5.90%	560
	20,000	100,000	6.85%	973
	100,000	500,000	7.25%	6,453
	500,000	and over	7.70%	35,453
Married Filing Jointly	0	16,000	4.00%	0
	16,000	22,000	4.50%	640
	22,000	26,000	5.25%	910
	26,000	40,000	5.90%	1,120
	40,000	150,000	6.85%	1,946
	150,000	500,000	7.25%	9,481
	500,000	and over	7.70%	34,856

## Deductions

NY and federal government pensions  
 Social Security income  
 Pension income up to \$20,000 per person  
 College choice tuition savings deduction  
 Long-term residential care deduction  
 Qualified emerging technology investments  
 Disability income up to \$5,200  
 NY milita training pay  
 Executive mansion, and historical resources contribution  
 Victims of Nazi persecution

## Credits

Household credit max \$90  
 Child and dependent care credit  
 Property tax credit  
 College tuition credit  
 Defibrillator credit  
 QEZE tax reduction credit  
 Solar electric generating  
 Investment tax credit  
 EZ investment  
 EZ employment  
 EZ wage credit



# North Dakota

TY 2005

## Standard Deductions

Single	5,000
Married Filing Single	5,000
Married Filing Jointly	10,000
Head of Household	7,300

## Personal Exemptions

Per Person	3,200
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## Tax Brackets

	<u>Brackets</u>	<u>Rate</u>	<u>Plus</u>
Single	0      29,700	2.10%	0
	29,701      71,950	3.92%	624
	71,951      150,150	4.34%	2,280
	150,151      326,450	5.04%	5,674
	326,451 and over	5.54%	14,559

Married Filing Jointly	0      49,600	2.10%	0
	49,601      119,950	3.92%	1,042
	119,951      182,800	4.34%	3,799
	182,801      326,450	5.04%	6,527
	326,451 and over	5.54%	13,767

## Deductions

Native American income  
 Railroad retirement  
 Renaissance zone income  
 New or expanding business income  
 Guard/Reserve active duty pay  
 Organ donor expense

## Credits

Family member care  
 Renaissance Zone  
 Ag community investment  
 Seed capital investment  
 Planned gift to ND nonprofit  
 Biodiesel fuel supplier  
 Biodiesel fuel seller

# Ohio

TY 2005

## Standard Deductions

Single	NA
Married Filing Single	NA
Married Filing Jointly	NA
Head of Household	NA

## Personal Exemptions

Single	1,350
Married Filing Jointly	
Dependent	

\$20 dependent credit

## Tax Brackets

	<u>Brackets</u>		<u>Rate</u>	<u>Plus</u>
Single	0	5,000	0.712%	0
	5,000	10,000	1.424%	35.60
	10,000	15,000	2.847%	106.80
	15,000	20,000	3.559%	249.15
	20,000	40,000	4.270%	427.10
	40,000	80,000	4.983%	1,281.10
	80,000	100,000	5.693%	3,274.30
	100,000	200,000	6.610%	4,412.90
	200,000	and over	7.185%	11,022.90
Married Filing Jointly	Same			

## Deductions

Disability and survivorship benefits  
 Social Security income  
 College guaranteed variable savings deduction  
 Tuition expenses paid to OH institution  
 Medical savings account  
 Long term care insurance

## Credits

Retirement income credit max \$200  
 Senior citizen credit max \$50  
 Lump sum distribution credit  
 Job training credit max \$500 per person  
 Ohio political contributions credit  
 Employers' day care center  
 Manuf. machinery and equipment  
 Export sales credit  
 Research and development credit  
 Enterprise Zone training credit  
 Personal exemption \$20  
 Adopting credit

# Oklahoma

TY 2005

## Standard Deductions

Single	15% of AGI but not less than \$1,000 nor greater than \$2,000
Married Filing Single	15% of AGI but not less than \$500 nor greater than \$1,000
Married Filing Jointly	15% of AGI but not less than \$1,000 nor greater than \$2,000
Head of Household	15% of AGI but not less than \$1,000 nor greater than \$2,000

## Personal Exemptions

Single	1,000
Married Filing Jointly	
Dependent	

## Tax Brackets

	<u>Brackets</u>		<u>Rate</u>	<u>Plus</u>
Single	0	1,000	0.50%	0
	1,000	2,500	1.00%	5.00
	2,500	3,750	2.00%	20.00
	3,750	4,900	3.00%	45.00
	4,900	6,200	4.00%	79.50
	6,200	7,700	5.00%	131.50
	7,700	10,000	6.00%	206.50
	10,000	and over	6.65%	344.50
Married Filing Jointly	0	2,000	0.50%	0
	2,000	5,000	1.00%	10.00
	5,000	7,500	2.00%	40.00
	7,500	9,800	3.00%	90.00
	9,800	12,200	4.00%	159.00
	12,200	15,000	5.00%	255.00
	15,000	21,000	6.00%	395.00
	21,000	and over	6.65%	755.00

## Deductions

Social Security income  
 OK or federal government retirement up to \$7,500  
 Other retirement up to \$7,500  
 OK depletion  
 Tribal income  
 Qualifying capital gains ded. For property held 5 years  
 Partial military pay exclusion  
 Political contributions limited to \$100 per person  
 Qualified adoption expense  
 Contributions to OK 529 college savings plan  
 Qualified medical savings plan  
 Indian employment  
 15% exclusion investment in agricultural processing facility  
 Depreciation adjustment for swine producers

## Credits

OK child care credit  
 Low income property tax credit  
 Sales tax relief  
 Tornado relief credit  
 Investment / new jobs credit  
 Coal credit  
 Energy assistance  
 Venture capital credit  
 Clean burning motor vehicle  
 Qualified recycling facility  
 Small business capital credit  
 Tourism development credit  
 Historical rehabilitation credit  
 Biomedical research



# Oregon

TY 2005

## Standard Deductions

Single	1,770
Married Filing Single	1,770
Married Filing Jointly	3,545
Head of Household	2,855

## Personal Exemptions

Single	154 credit
Married Filing Jointly	
Dependent	

## Tax Brackets

	<u>Brackets</u>	<u>Rate</u>	<u>Plus</u>
Single	0      2,650	5.00%	0
	2,651      6,650	7.00%	133
	6,651 and over	9.00%	412
Married Filing Jointly	0      5,300	5.00%	0
	5,301      13,300	7.00%	265
	13,301 and over	9.00%	825

## Deductions

Social Security income  
 Railroad retirement income  
 Federal pension for service before 1991  
 American Indian income  
 Military active duty pay  
 OR Guard active duty pay  
 OR 529 College saving program  
 Tuition and fees

## Credits

Earned income credit  
 Retirement income credit of up to 9% of retirement  
 Child and dependent care  
 Elderly or disabled  
 Political contribution  
 Adoption expenses  
 Individual development account  
 Long-term care insurance premium  
 Loss of limbs  
 Cultural trust donations  
 Residential energy purchase  
 Personal exemption credit of \$154

# Pennsylvania

TY 2005

## Standard Deductions

Single	NA
Married Filing Single	NA
Married Filing Jointly	NA
Head of Household	NA

## Personal Exemptions

Single	NA
Married Filing Jointly	
Dependent	

## Tax Brackets

PA taxable income times

3.07%

## PA Tax Back Credit

for Married with 2 dependents

Taxable Income	Tax Back %
0 32,000	100%
32,000 32,250	90%
32,250 32,500	80%
32,500 32,750	70%
32,750 33,000	60%
33,000 33,250	50%
33,250 33,500	40%
33,500 33,750	30%
33,750 34,000	20%
34,000 34,250	10%
34,250 and over	0%

Single with no dependents

0 6,500	100.00%
6,500 6,750	90.00%
6,750 7,000	80.00%
7,000 7,250	70.00%
7,250 7,500	60.00%
7,500 7,750	50.00%
7,750 8,000	40.00%
8,000 8,250	30.00%
8,250 8,500	20.00%
8,500 8,750	10.00%
8,750 and over	0.00%

## Deductions

Social Security income  
All retirement income  
Qualified medical savings plan  
Active duty pay

## Credits

Tax Back credit  
Employment incentive payments  
Jobs creation  
Research and development  
Film production

# Rhode Island

TY 2005

## Standard Deductions

Single	5,000
Married Filing Single	4,150
Married Filing Jointly	8,300
Head of Household	7,300

## Personal Exemptions

Per Person	3,200
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## Tax Brackets

	<u>Brackets</u>	<u>Rate</u>	<u>Plus</u>
Single	0 29,700	3.75%	0
	29,701 71,950	7.00%	1,114
	71,951 150,150	7.75%	4,071
	150,151 326,450	9.00%	10,132
	326,451 and over	9.90%	25,999

Married Filing Jointly	0 49,650	3.75%	0
	49,651 119,950	7.00%	1,862
	119,951 182,800	7.75%	6,783
	182,801 326,450	9.00%	11,654
	326,451 and over	9.90%	24,582

## Deductions

New research and development facilities  
 Railroad retirement benefits  
 Venture capital partnership investment  
 Family education accounts  
 Tuition savings account  
 Economic impact zone income

## Credits

Child and dependent care  
 Elderly and disabled  
 Earned income tax credit  
 Investment tax credit  
 Alcohol used as fuel  
 Increased research activities  
 Low-income housing  
 Disabled access  
 Enhanced oil recovery  
 Renewable electricity production  
 Indian employment  
 Employer Social Security and  
 Medicare on certain employees  
 Community development Corp.  
 Qualified electric vehicle



# Utah

TY 2005

## Standard Deductions

Single	5,000
Married Filing Single	5,000
Married Filing Jointly	10,000
Head of Household	7,300

## Personal Exemptions

Per Person	2,400
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## Tax Brackets

	<u>Brackets</u>		<u>Rate</u>	<u>Plus</u>
Single	0	863	2.30%	0
	864	1,726	3.30%	20
	1,727	2,588	4.20%	48
	2,589	3,450	5.20%	84
	3,451	4,313	6.00%	129
	4,314	and over	7.00%	181
Married Filing Jointly	0	1,726	2.30%	0
	1,727	3,450	3.30%	40
	3,451	5,176	4.20%	97
	5,177	6,900	5.20%	169
	6,901	8,626	6.00%	259
	8,627	and over	7.00%	362

## Deductions

Retirement income deduction of \$7,500 for age 65+  
 Retirement income deduction of \$4,800 for <age 65  
 Medical savings account  
 UT educational saving plan  
 Health care insurance premiums  
 Adoption expenses  
 Native American income  
 Railroad retirement income  
 Capital gains from certain UT small business  
 Guard and Reserve active duty pay

## Credits

At home parents  
 Qualified shelter workshop  
 Renewable energy systems

## Credits (cont.)

Clean fuel vehicle  
 Historic preservation  
 Enterprise zone  
 Low-income housing  
 Hiring disabled  
 Recycling Market  
 Tutoring disabled  
 Research activities  
 Research machines and equip.  
 Organ donation expenses  
 Targeted business tax credit  
 Special needs adoption  
 Mineral production  
 Agricultural off highway use credit  
 Farm operation hand tools

# Vermont

TY 2005

## Standard Deductions

Single	5,000
Married Filing Single	5,000
Married Filing Jointly	10,000
Head of Household	7,300

## Personal Exemptions

Per Person	3,200
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## Tax Brackets

	<u>Brackets</u>	<u>Rate</u>	<u>Plus</u>
Single	0      29,700	3.60%	0
	29,701      71,950	7.20%	1,069
	71,951      150,150	8.50%	4,111
	150,151      326,450	9.00%	10,758
	326,451 and over	9.50%	26,625
Married Filing Jointly	0      49,650	3.60%	0
	49,651      119,950	7.20%	1,787
	119,951      182,800	8.50%	6,849
	182,801      326,450	9.00%	12,191
	326,451 and over	9.50%	25,120

## Deductions

40% Capital gains exclusion  
 Credit for child and dependent care  
 Elderly or disabled credit  
 investment tax credit  
 (deduction is 24% of 3 credits above)

## Credits

Low income child and dependent  
 VT higher education investment  
 Commercial film production  
 Affordable housing  
 Charitable housing  
 Mobile home park sale  
 Employee training  
 Historic building rehabilitation  
 Commercial building code improvements

## Credits (cont.)

Platform, lifts, elevators, and sprinkler systems  
 Venture seed capital fund  
 Payroll tax  
 Research and development  
 Capital investment  
 Workforce development  
 Export tax  
 High-tech business  
 Sustainable technology

# Virginia

TY 2005

## Standard Deductions

Single	3,000
Married Filing Single	3,000
Married Filing Jointly	6,000
Head of Household	3,000

## Personal Exemptions

Single	900
Married Filing Jointly	
Dependent	

## Tax Brackets

	<u>Brackets</u>		<u>Rate</u>	<u>Plus</u>
Single	0	3,000	2.00%	0
	3,000	5,000	3.00%	60
	5,000	17,000	5.00%	120
	17,000	and over	5.75%	720

Married Filing Jointly	0	3,000	2.00%	0
	3,000	5,000	3.00%	60
	5,000	17,000	5.00%	120
	17,000	and over	5.75%	720

## Deductions

Age deduction, 62 to 64 is \$6,000, over 65 is \$12,000

Social Security income

Disability income

VA National Guard pay

VA College Savings Plan

Continuing Teacher education

Long term health care premiums

Payments made under Tobacco Settlement

Child and dependent care

## Credits

Enterprise zone act

Recyclable materials processing equipment

## Credits (cont.)

Spouse tax adjustment

Conservation tillage equipment

Fertilizer and pesticide application equip.

Rent reduction program

Clean-fuel vehicles

Major business facility job tax credit

Historic rehabilitation

Day-care facility investment credit

Low-income housing

Worker retraining credit

Waste motor oil burning equipment

Credit for employers of disabled individuals

Political contributions credit



# West Virginia

TY 2005

## Standard Deductions

Single	NA
Married Filing Single	NA
Married Filing Jointly	NA
Head of Household	NA

## Personal Exemptions

Single	2,000
Married Filing Jointly	
Dependent	

## Tax Brackets

	<u>Brackets</u>		<u>Rate</u>	<u>Plus</u>
Single	0	10,000	3.00%	0
	10,000	25,000	4.00%	300
	25,000	40,000	4.50%	900
	40,000	60,000	6.00%	1,575
	60,000	and over	6.50%	2,775

Married Filing Jointly	0	10,000	3.00%	0
	10,000	25,000	4.00%	300
	25,000	40,000	4.50%	900
	40,000	60,000	6.00%	1,575
	60,000	and over	6.50%	2,775

## Deductions

Low-income earned income exclusion  
 WV state or local retirement  
 WV teacher retirement up to \$2,000  
 Military retirement up to \$20,000  
 WV prepaid tuition payments  
 Long term health care premiums  
 Senior citizen or disability deduction, max. \$8,000

## Credits (cont.)

Industrial expansion or revitalization  
 Military incentive  
 Housing development project credit  
 Research and development credit  
 Historic rehabilitation  
 Alternative fuel motor vehicle credit  
 Small business investment and jobs expansion  
 Economic opportunity credit

## Credits

Business investment & jobs expansion  
 Coal loading facility  
 Property tax credit

# Wisconsin

TY 2005

## Standard Deductions

Single	8,170
Married Filing Single	6,990
Married Filing Jointly	14,710
Head of Household	10,550

Standard deductions are phased out for higher income taxpayers as provided in the tables below.

## Single Standard Deduction Table

Income	but not over	Standard Deduction becomes:
0	12,000	8,170
12,001	80,000	8,170 less 12% above \$12,000
80,001	and over	0

## Personal Exemptions

Single	700
Married Filing Jointly	
Dependent	

## Married Filing Jointly Standard Deduction Table

0	15,469	14,710
16,500	90,895	14,710 less 19.778% above \$16,500
90,896	and over	0

## Tax Brackets

	<u>Brackets</u>	<u>Rate</u>	<u>Plus</u>
Single	0 8,840	4.60%	0
	8,840 17,680	6.15%	407
	17,680 132,580	6.50%	950
	132,580 and over	6.75%	8,419
Married Filing Jointly	0 11,780	4.60%	0
	11,780 23,570	6.15%	542
	23,570 176,770	6.50%	1,267
	176,770 and over	6.75%	11,225

## Deductions

Social Security Income  
 Medical care insurance  
 Long term health care premiums  
 Tuition expenses  
 Military retirement income  
 WI and local gov't retirement  
 Federal gov't retirement  
 Adoption expenses  
 Contributions and distributions from College Savings Plan  
 Disability income up to \$5,200  
 Business investment & jobs expansion  
 Coal loading facility

## Credits

Armed forces member credit  
 School property tax  
 Working families credit  
 Married couple credit  
 Manufacturers sales tax credit  
 Earned income credit  
 Farmland preservation  
 Homestead credit  
 Farmland tax relief credit